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ABSTRACT

Characteristics of students and their family/personal income was studied for each of the four segments of California higher education to determine how college costs were met. Data sources were the 1982-1983 Student Expenses and Resources Survey (SEARS) and student data files. Major findings include the following: In 1982, more than 300,000 community college students came from families with incomes under $12,000, or were self-supporting students whose own income fell below that level; the 1982-1983 total average student expenses, including tuition and required fees, for financially dependent full-time undergraduates were $2,900 in the community colleges, $4,405 in the state university, $5,385 in the University of California, and $10,280 in private colleges; low-income students in all sectors were the most likely to receive grant assistance; the greatest immediate financial burden falls directly on the parents of financially dependent students rather than on the students themselves; and the major cost to students to attend a more expensive institution is the increased long-term indebtedness from loan obligations. Information is included on student credit load, age groups, ethnicity, marital status, and full- and part-time student status. Appendices include the SEARS questionnaire and a list of participating colleges. (SW)

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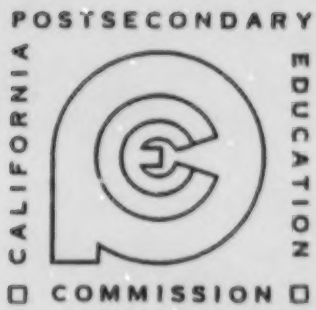
The Commission consists of 15 members. Nine represent the general public, with three each appointed by the Speaker of the Assembly, the Senate Rules Committee, and the Governor. The other six represent the major educational systems of the State.

The Commission holds regular public meetings throughout the year at which it takes action on staff studies and adopts positions on legislative proposals affecting postsecondary education. Further information about the Commission, its meetings, its staff, and its other publications may be obtained from the Commission offices at 1020 Twelfth Street, Sacramento, California 95814; telephone (916) 445-7933.

MEETING THE COSTS OF ATTENDING COLLEGE

A Staff Analysis of the Demographic Characteristics
and Financial Circumstances of California Undergraduates



A Report to the
CALIFORNIA POSTSECONDARY EDUCATION COMMISSION
1020 Twelfth Street, Sacramento, California 95814

Commission Report 84-15
April 1984

CONTENTS

		Page
INTRODUCTION		1
ONE:	DATA SOURCES AND RESEARCH METHODS	5
	SEARS Questionnaire Design and Administration	5
	Weighting of the SEARS Data	7
	Limitations of the Data	8
TWO:	ENROLLMENT PATTERNS AND DEMOGRAPHIC CHARACTERISTICS OF CALIFORNIA UNDERGRADUATES	11
	Differences in Credit Load	11
	Demographic Characteristics of California Undergraduates	12
THREE:	FINANCIAL RESOURCES OF CALIFORNIA UNDERGRADUATES	29
	Financial Dependency and Independence	29
	Family Income of Dependent Students	33
	Income of Independent Students	35
	Overall Income of Students Across the Four Segments	37
	Family Income Distribution of California Families and Students	40
FOUR:	THE COSTS OF ATTENDING COLLEGE IN CALIFORNIA	43
	Systematic Differences in the Costs of Attendance	44
	Segmental Differences in Total Costs of Attendance	48
FIVE:	SOURCES OF FINANCIAL SUPPORT	51
	Parental Support	51
	Student Self Help	55
	Grant Assistance	64
	Loan Aid	68
SIX:	MEETING THE COSTS OF ATTENDANCE	73
	Meeting the Costs of Financially Dependent Full-Time Students from Low-Income Families	73
	Meeting the Costs of Financially Dependent Full-Time Students from Middle-Income Families	75
	Meeting the Costs of Financially Dependent Full-Time Students from High-Income Families	76
	Meeting the Costs of Financially Independent Full-Time Students with Incomes Under $12,000	78
	Beyond Cost Issues to General Issues of Student Finance	79
APPENDIX A:	Student Expenses and Resources Survey	83
APPENDIX B:	Unweighted and Weighted Responses to the 1982-83 Student Expenses and Resources Survey	91
APPENDIX C:	Comparison of 1982-83 SEARS Income Data with Other Income Data	95
REFERENCES		99

DISPLAYS

		Page
1.	Percent and Number of Students in Each Credit Load Category By Segment, Fall 1982	12
2.	Percent and Number of Students of Each Gender by Credit Load Category, California Community Colleges, Fall 1982	13
3.	Percent and Number of Students in Each Age Group by Credit Load Category, California Community Colleges, Fall 1982	14
4.	Percent and Number of Students of Each Ethnic Group by Credit Load Category, California Community Colleges, Fall 1982	15
5.	Percent of Students in Each Marital Status Category by Credit Load Category, California Community Colleges, 1982-83	16
6.	Percent and Number of Students of Each Gender by Credit Load Category, California State University, Fall 1982	17
7.	Percent and Number of Students in Each Age Group by Credit Load Category, California State University, Fall 1982	18
8.	Percent and Number of Students of Each Ethnic Group by Credit Load Category, California State University, Fall 1982	19
9.	Percent of Students in Each Marital Status Category by Credit Load Category, California State University, 1982-83	20
10.	Percent and Number of Students of Each Gender by Credit Load Category, University of California, Fall 1982	21
11.	Percent and Number of Students in Each Age Group by Credit Load Category, University of California, Fall 1982	22
12.	Percent and Number of Students of Each Ethnic Group by Credit Load Category, University of California, Fall 1982	23
13.	Percent of Students in Each Marital Status Category by Credit Load Category, University of California, 1982-83	24
14.	Percent and Number of Students of Each Gender by Credit Load Category, California Independent Institutions, Fall 1982	25
15.	Percent and Number of Students in Each Age Group by Credit Load Category, California Independent Institutions, Fall 1982	26
16.	Percent and Number of Students of Each Ethnic Group by Credit Load Category, California Independent Institutions, Fall 1982	27

Page

17. Percent of Students in Each Marital Status Category by Credit Load Category, California Independent Institutions, 1982-83 28

18. Percent of Students in Each Federal Financial Dependency Status Category by Segment and Credit Load Category, 1982-83 30

19. Percent of Financially Dependent Students in Each Family Income Category by Segment and Credit Load Category, 1982-83 33

20. Percent of Financially Independent Students in Each Student and/or Spouse Income Category by Segment and Credit Load Category, 1982-83 35

21. Percent of Full-Time Students in Each Family Income Category by Segment, 1982-83 38

22. Percent of All Students in Each Family Income Category by Segment, 1982-83 39

23. Family Income Distribution of California Families and Students, 1980 Census and 1982-83 Student Expenses and Resources Survey 41

24. Percent of Students in Each Budget Category by Segment and Credit Load Category, 1982-83 45

25. Percent of Full-Time Students in Each Parental Contribution Category by Segment, 1982-83 52

26. Percent of Part-Time Students in Each Parental Contribution Category by Segment, 1982-83 54

27. Percent of Full-Time Students in Each Hours Worked Per Week Category by Segment, 1982-83 55

28. Percent of Full-Time Students in Each Student and/or Spouse Income Category by Segment and Federal Dependency Status, 1982-83 57

29. Percent of Full-Time Students in Each Student Contribution Category by Segment, 1982-83 58

30. Percent of Part-Time Students in Each Hours Worked per Week Category by Segment, 1982-83 60

31. Percent of Part-Time Students in Each Student and/or Spouse Income Category by Segment and Federal Dependency Status, 1982-83 61

32. Percent of Part-Time Students in Each Student Contribution Category by Segment, 1982-83 63

33. Percent of Full-Time Students in Each Grant Amount Category by Segment, 1982-83 65

34. Percent of Part-Time Students in Each Grant Amount Category by Segment, 1982-83 67

Page

35. Percent of Full-Time Students in Each Loan Amount Category by Segment, 1982-83 69

36. Percent of Part-Time Students in Each Loan Amount Category by Segment, 1982-83 71

37. Average Amount of Financial Support for Full-time Financially Dependent Students in Each Segment from Families with Incomes Under $12,000 by Source of Support, 1982-83 73

38. Average Amount of Financial Support for Full-Time Financially Dependent Students in Each Segment from Families with Incomes of $24,000 to $35,999 by Source of Support, 1982-83 75

39. Average Amount of Financial Support for Full-Time Financially Dependent Students in Each Segment from Families with Incomes of $60,000 and Above by Source of Support, 1982-83 77

40. Average Amount of Financial Support for Full-Time Financially Independent Students in Each Segment with Incomes Under $12,000 by Source of Support, 1982-83 78

TABLES

1. Unweighted and Weighted Responses, 1982-83 SEARS Data, California Community Colleges 89

2. Unweighted and Weighted Responses, 1982-83 SEARS Data, California State University Undergraduates 90

3. Unweighted and Weighted Responses, 1982-83 SEARS Data, University of California Undergraduates 91

4. Unweighted and Weighted Responses, 1982-83 SEARS Data, Independent Institution Undergraduates 92

5. Family Income of California's Population, 1978 and 1982 94

6. Distribution of Low-Income Students in the California Community Colleges, 1983 95

7. Family Income Distribution of California Families and Students, 1980 Census and 1982-83 Student Expenses and Resources Survey 96

INTRODUCTION

In Fall 1982, 1.8 million undergraduates enrolled in California's colleges and universities. How did these students and their families meet the costs of attending college?

In the past, answering this question of the ability to pay the costs of college seemed less urgent than it now does. The State's long tradition of low or no fees at public colleges and universities, its expansion of financial aid programs for needy students, and the tremendous growth of federal loan and grant funds during the 1970s appeared to make the need for a detailed investigation one of low priority, particularly since the data required for such a study were not easily available. In the last four years, however, the costs of attending college in California have increased sharply, little growth has occurred in funding for State student aid programs, and the federal government has cut back sharply its grant and loan programs -- raising disturbing questions about access to higher educational opportunity in California. Moreover, data are now available to help answer questions about student costs and finance. As a consequence, the California Postsecondary Education Commission has begun a comprehensive analysis not only of how students meet the costs of attending college but also of the effectiveness of existing State and federal financial aid programs in assuring access for needy students.

- This is the first of three reports to stem from this study. It seeks to determine the demographic characteristics and financial circumstances of students in each of the four segments of California higher education in order to understand how students and their families meet the costs of attending college, including the use of personal financial resources and State, federal, or institutional financial aid.

- The second report, scheduled for completion this spring, will inventory the sources of student financial aid for California's needy students and describe how State, federal, institutional, and personal financial aid programs are packaged.

- The third and final study, tentatively scheduled for completion next summer, will involve the development of a computer simulation model to enable State policy makers to assess the potential impact of alternative financial-aid policies and program structures on students, institutions, and the State.

This report first reviews its sources of data by examining the design and administration of the Student Expenses and Resources Survey (SEARS), the procedures used to weight the responses to that survey, the issue of response bias, and limitations of the data. Second, it explores the credit-load and course-taking patterns of undergraduates in California's four segments of higher education. Third, it analyzes the demographic characteristics of California undergraduates and examines differences in these distributions among students with different credit-load patterns. Fourth, it explores the

financial characteristics of these students and the differences in the economic circumstances of students in the different segments. Fifth, it examines the cost of attendance in the segments and looks at the factors that produce cost differences. Sixth, it analyzes how undergraduates and their families meet the cost of attendance and describes how parental contributions, student contributions, grant aid, and loans combine for similar students in different segments to meet college costs. Finally, it identifies several unresolved issues of student finance for further investigation.

Among the major findings of this report are the following six facts:

1. In 1982, more than 300,000 Community College students came from families with incomes under $12,000 or were self-supporting students whose own incomes fell below that level. This was the highest concentration as well as the largest number of low-income students in any of the four segments of higher education in California. The second highest concentration was in the State University, followed by the independent institutions, and the University of California. All four segments enrolled about the same proportion of middle-income students, but at the upper end of the income spectrum, the highest concentration of students from families with incomes of at least $48,000 was at the University of California, followed by the independent institutions, the State University, and the Community Colleges.

2. When expenses for housing, food, books and supplies, transportation, and other costs of different types of students are combined with average tuition and required fees in each of the segments, the differences in cost among the segments generally widens rather than narrows. For example, in 1982-83 total average student expenses, including tuition and required fees, for financially dependent full-time undergraduates were $2,900 in the Community Colleges, $4,405 in the State University, $5,385 in the University of California, and $10,280 in independent institutions -- but in each case the difference was greater than the difference in required fees.

3. Low-income students in all segments were the most likely to receive grant assistance to help them meet the cost of attendance, and the percentage of undergraduates receiving grant aid in each segment reflected not only the overall income distribution of its students but the cost of attendance. The higher the cost of attendance, the greater the percentage of students receiving grant aid. Moreover, full-time students were much more likely to receive grant assistance than part-time students, generally because they were less likely to be employed while enrolled, and because their own earnings were likely to be lower than those of part-time students.

4. The greater financial burden of attending a high-cost institution falls on both students and their families, but the greatest immediate burden falls directly on the parents of financially dependent students rather than on the students themselves. The exception is financially self-supporting students, who face both the direct and indirect costs of selecting a high-cost institution.

5. Financial aid in the form of grants, loans, and work-study assistance helps to reduce significantly the expense of attending college and of selecting high-cost options, particularly for most low-income and some middle-income students. The greater the students' family income, however, the greater is the share of overall increased costs students and their families must pay.

6. The major cost to students to attend a more expensive institution is not the immediate out-of-pocket cost, since direct student contributions are quite similar among the four-year segments, but instead students' increased long-term indebtedness from loan obligations.

ONE

DATA SOURCES AND RESEARCH METHODS

The two basic sources of data for this report are the 1982-83 Student Expenses and Resources Survey (SEARS) of the California Student Aid Commission and the Fall 1982 student enrollment data files of the California Postsecondary Education Commission.

The SEARS data, gathered by means of the questionnaire reproduced in Appendix A, contain a wealth of information on the individual, academic, and financial characteristics of more than 23,400 undergraduate and graduate students, although the individual respondent's identity and privacy are protected:

- First, the data include information on respondents' gender, age, ethnicity, marital status, citizenship or residency status, dependency status, and family size.

- Second, they cover respondents' segment of attendance, their place of residence while attending school, how far they reside from school, whether they attend full time or part time, their academic level based on units completed, and their grade point average.

- Third, they include a broad range of information related to students' individual and family financial circumstances; their expenditures for room, board, books, transportation, and other school-related expenses; the different sources of funds they use to finance their education including parental contributions, student contributions, scholarships and grants, loans, and work; and whether the student has applied for and received aid from the federal Pell Grant program, the Student Aid Commission's programs, institutional aid programs, and/or the Guaranteed Student Loan program.

The 1982-83 SEARS survey was the fifth such survey in the past 15 years conducted by the Student Aid Commission to develop student budget information for its grant programs as well as to permit research by both the Student Aid Commission staff, the segments, and other State agencies.

SEARS QUESTIONNAIRE DESIGN AND ADMINISTRATION

The early SEARS questionnaires were designed by the Student Aid Commission and segmental representatives with the aid of a consultant from the College Scholarship Service, a subsidiary of the Educational Testing Service and the College Board. The 1982-83 questionnaire was updated and modified from past surveys by the Student Aid Commission staff in cooperation with the Student Aid Commission's research advisory committee, which included one representative from the Community College Chancellor's Office, one from the Community Colleges, one from a campus, and one from the systemwide offices of each of

the University of California and the California State University, as well as representatives from independent colleges and universities, private proprietary schools, and the Postsecondary Education Commission. The questionnaire was then pilot tested at three institutions, discussed with student respondents, and modified to make the meaning of several questions clearer and promote unambiguous responses to them. Each of the segments had the option of adding up to three questions to the survey form for its own students. The University added one about financial aid applications of its students, while the Community Colleges added three.

The Student Aid Commission then sent the questionnaires to 40 member institutions of the Association of Independent California Colleges and Universities (AICCU) and the systemwide offices of the three public segments for distribution to campus coordinators at the institutions where a 5 percent random sample of students was surveyed by mail.

The participating institutions included all nine campuses of the University of California, 15 of the 19 State University campuses, and 23 of the State's 106 Community Colleges. The 23 Community Colleges were one of four such groups used by the Chancellor's Office of the Community Colleges for a variety of federal compliance and other reporting requirements, having been selected by its Analytic Studies Unit as representative of the demographic characteristics of California Community College students as a whole. As with the selected State University campuses, the Student Aid Commission agreed to this sample of 23 Community Colleges based on assurances of their representativeness by the Chancellor's Office, whose Analytic Studies Unit, along with officials at the 23 colleges, was thereafter responsible for administering the SEARS questionnaires at those colleges.

Of the 64,604 questionnaires distributed, 21,281 were returned for an overall response rate of 32.9 percent. Among the 40 independent colleges and universities, 4,470 of 13,348 questionnaires were returned, for a response rate of 33.5 percent. For the University of California, 5,556 of the 12,698 questionnaires were returned for a response rate of 43.8 percent. For the State University, the response rate was 35.3 percent, with 5,803 of the 16,450 students returning questionnaires. For the Community Colleges, Lassen College failed to distribute and complete its questionnaires in time for analysis, but 5,452 of the 22,108 Community College questionnaires were returned for a response rate of 24.6 percent. These response rates were comparable to or higher than those for the four previous SEARS surveys, and the number of responses was adequate for analysis as long as analyses were not extended to small subpopulations within the samples and were based on reweighted samples for each segment.

Students responded at different rates in different institutions within each segment as well as among the different segments. For example, among independent institutions, response rates varied from 15.6 percent at Occidental College and 21.2 percent at the University of La Verne to 58.9 percent at California Institute of Technology and 66.0 percent at Pomona College. Among Community Colleges, they ranged from a low of 6.4 percent at Imperial Valley to 61.0 percent at Columbia College.

More important for statewide analyses, different types of students responded at different rates. More full-time students tended to respond than part-time

students, as did more older students than young students, more women than men, and whites and Asians more than Blacks or Hispanics. These differential response rates created certain biases in the raw, unweighted respondent data that needed to be adjusted if the respondent data were to reflect accurately the known characteristics of students within each segment as a whole.

WEIGHTING OF THE SEARS DATA

After the SEARS responses were received by the Student Aid Commission, its research staff excluded all non-credit students and all credit students not planning to enroll for the full academic year, and then developed weights to adjust the responses from each segment's students in light of the segment's full-time/part-time and undergraduate/graduate enrollment. The resulting data were reviewed at meetings of both the Student Aid Commission's Research Advisory Committee and the Student Budgets Committee this past September. At these meetings, representatives of independent institutions and of the University of California indicated that this weighting provided a reasonably accurate description of their students' known characteristics. In contrast, representatives of the State University and the Community Colleges raised questions about the ethnic composition and representation of aid recipients in the weighted samples for their segments.

Moreover, California Postsecondary Education Commission staff concluded that while the Student Aid Commission's weighting procedures were appropriate for examining budgets of the full-time students who are typically served by its financial aid programs, they were insufficient for examining how all California undergraduates, including part-time and non-credit students currently meet the costs of attending college. Substantial differences in the characteristics and circumstances of full-time students, part-time students taking six to 11 units, and single course takers made the development of separate weights for each of these groups essential -- particularly in the Community Colleges, where over one-third of their students enroll for fewer than six units per term. Likewise, non-credit students in the Community Colleges and credit students enrolling for a single term in all segments needed to be included in order to reflect accurately the characteristics of all undergraduates.

Postsecondary Education Commission staff therefore reweighted the SEARS respondent data to reflect the known credit load, sex, ethnic, and age characteristics of all undergraduates in each of the three public segments as of Fall 1982, based on the Commission's enrollment data files, which come from the Chancellor's Office of the Community Colleges for this segment and the systemwide offices of the University of California and the State University. The Commission's computerized files contain enrollment and demographic information on students enrolled in the Fall term for each of the past six years and are used regularly by the Commission in its studies and reports as well as by other segments, the Legislature, the Governor, the federal government, and other states. They include each student's credit load, gender, ethnicity, age, academic level, place of residence, institution last attended, and other individual characteristics, but they lack information on student budgets, financial aid applicant or recipient status, dependency status, or

the income of students and their families. (The Postsecondary Education Commission does not have a comparable enrollment data file for all independent institutions that would permit it to weight the SEARS data from the 40 independent colleges and universities as it could for the three public segments.)

Because the 1982 file for the Community Colleges contained incomplete information on State-supported non-credit students, Commission staff used total non-credit enrollment figures provided by the Department of Finance's Population Research Unit. For 51 Community College students whose credit load was unknown, staff assumed that their credit-load patterns were similar to those of the other 99.9 percent of SEARS respondents at Community Colleges, and it followed a similar procedure for the two public four-year segments. (Appendix B compares the original samples and the reweighted samples by selected student characteristics for each of the segments.)

The Student Aid Commission's director of research concurred with these weighting methods, agreeing that they permitted a fuller and more complete analysis of SEARS information for the Postsecondary Commission's research, and plans to use the reweighted data in any subsequent analysis of SEARS data by the Student Aid Commission. In the development of the report, the weighting procedures were also discussed with staff of the Office of the President of the University, the Chancellor's Office of the State University, and that of the Community Colleges.

In sum, the weighting procedures employed by the Commission serve to adjust the SEARS student characteristics to correspond with the known credit load, ethnic, age, and gender characteristics of all undergraduates in the University and State University and of all Community College students, as well as conform to other known characteristics of these students, such as the number of financial aid grant recipients among them. Because independent college representatives had already concluded that the SEARS data as weighted by the Student Aid Commission generally reflected the basic characteristics of their students, the resulting data taken together provide the most accurate information currently available on how different types of students in each of California's four segments of higher education meet the costs of attending college.

LIMITATIONS OF THE DATA

In using SEARS data as the foundation for the information on student and family incomes, dependency status, student budgets, and other financial characteristics of undergraduates reported in the remaining sections of this report, a number of limitations must be kept in mind.

1. The demographic characteristics of Community College students in the 23 sample schools that the Chancellor's Office selected for study appear for the most part to be statistically representative of the known characteristics of all Community College students in the State, but questions have been raised about whether the financial circumstances and financing patterns of the low-income, minority students attending the colleges in

the SEARS sample are comparable to those from inner-city colleges in the major urban districts. Although the available evidence suggests that they are, and thus that the sample remains adequate, Commission staff believes that future surveys of this type should include such colleges.

2. All the answers to the SEARS questionnaires are student responses. In many instances, students are in an excellent position to answer questions about themselves or their characteristics, but in other cases their knowledge is often indirect or incomplete at best. For example, other surveys such as Radner and Miller's 1975 econometric research on demand and supply in higher education suggest that low-income students tend to overestimate their families' income slightly, while middle-income students tend to underestimate their families' income because of their lack of knowledge about non-salary sources of income. Whether this is true or not of SEARS data is not possible to determine, although the SEARS questionnaire sought to discourage students from guessing or misestimating parental income in two ways: (1) by including "I have no idea what my parent's income was" as one of nine possible responses to the parent income question, and (2) by using income intervals for the other eight rather than asking for specific income figures. Commission staff assumes not only that student responses to questions about income are not seriously biased for any portion of the sample or for any segment but also that whatever bias may exist applies to students in all segments and thus does not compromise the validity of intersegmental comparisons. (Comparisons of SEARS income data with other income data are discussed more fully in Appendix C of this report.)

3. Because responses to SEARS income questions are interval responses, staff has computed mean or average values by using the midpoints of the intervals, based on the assumption of a uniform distribution of respondents within each interval. Likewise, in computing median values, the staff has assumed a uniform distribution of responses within the interval containing the median case.

4. Although the interval response categories provide information about differences in the ways aid and non-aid recipients at both similar and different institutions meet the costs of attendance, they cannot answer more specific questions about the operation and effectiveness of particular financial aid programs -- the major focus of the second Commission report in this series, scheduled for completion later this year.

5. The small number of Community College non-credit students and University of California and independent institution part-time students responding to the SEARS questionnaire limit the degree of analysis that can be undertaken using these subsets of the SEARS data even after reweighting.

6. Finally, changes in some 1982-83 interval response categories from past SEARS questionnaires create certain problems in comparing family income distribution over time beyond the complications imposed by general changes in family-income levels. This is particularly true of "student and spouse income" information, because in 1980 the highest available income category was "$5,400 and above," compared to "$32,000 or more" this past year.

After comparing the weighted data to other known information, such as the number of grant recipients and the income distributions in Census data, Commission staff believes that the SEARS sample, correctly weighted to reflect the known age, gender, ethnicity, and credit-load distribution of undergraduate students in each segment, also adequately reflects the distribution of other selected student characteristics in each segment such as parental and student incomes, dependency status, and financial aid applicant and recipient patterns.

TWO

ENROLLMENT PATTERNS AND DEMOGRAPHIC CHARACTERISTICS OF CALIFORNIA UNDERGRADUATES

Among the 1.8 million undergraduates in California's colleges and universities in Fall 1982, major differences existed among the Community Colleges, the California State University, the University of California, and independent institutions in their course load and level. Within the segments, still further differences distinguished students enrolled for different credit loads and at different levels.

DIFFERENCES IN CREDIT LOAD

The percentages of full-time and part-time students differ strikingly among the four segments, as Display 1 on page 12 reveals. At the Community Colleges in Fall 1982, fewer than one out of every four students was enrolled full time for 12 units or more per term; instead, 77 percent were enrolled part time in credit or State-supported non-credit courses. At the State University, over seven out of every ten undergraduates were enrolled full time, with only 28.0 percent enrolled part time. At independent colleges and universities, nearly eight of every ten attended full time; while at the University of California more than nine out of every ten did so. These credit load differences reflect differences in segmental missions, policies, and traditions as well as student characteristics. Nowhere are these differences illustrated more dramatically than in the Community Colleges, where their diversity of student clientele makes it virtually impossible to characterize a "typical" Community College student. Rather, there are a wide variety of prototypical Community College students as described in the Commission's earlier study, Through the Open Door (1976), and more recently by Steven Sheldon and others, in the Community Colleges' report, Statewide Longitudinal Study (1982).

Not only are Community College students less likely to attend full time than students in any of the three four-year segments, but they are also much more likely to enroll for fewer than six units per term and often for only a single course. As noted earlier, in Fall 1982, over one-third of their students were enrolled for fewer than six units, and this "extreme part-time" group accounted for 44.1 percent of their total credit enrollment. In contrast, extreme part-time students constituted just 6.8 percent of undergraduates at independent colleges and universities, 4.6 percent at the State University, and only 2.0 percent at the University of California. In these four-year segments, the vast majority of part-time students took between six and 11 units per term.

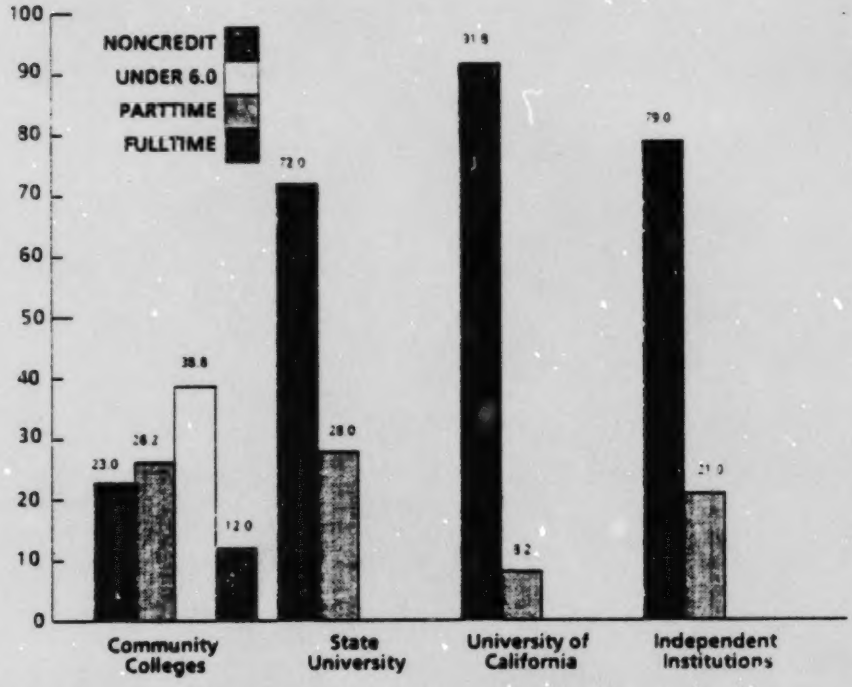
In addition, the Community Colleges are the only one of the four segments to provide State-supported non-credit instruction as part of their course offerings to regularly enrolled students. Although such courses in citizenship, adult basic education, and English as a second language are not offered

by all of the State's 106 Community Colleges, they constitute a large and important part of the offerings of several districts such as North Orange County, Rancho Santiago, San Diego, San Francisco, and Santa Barbara. Statewide, 12.0 percent of all Community College students enrolled in these courses in Fall 1982.

DEMOGRAPHIC CHARACTERISTICS OF CALIFORNIA UNDERGRADUATES

In summarizing the sex, age, and ethnicity of students within each segment and examining differences in these characteristics among students with

DISPLAY 1 Percent and Number of Students in Each Credit Load Category By Segment, Fall 1982



Segment	Full-Time	Part-Time*	Under 6 Units	Non-Credit	Total
Community Colleges	311,505	354,888	526,016	162,077	1,354,484
State University	180,935	70,241	--	--	251,176
University of California	92,461	8,293	--	--	100,754
Independent Institutions	103,277	27,533	--	--	130,810

*Includes students taking fewer than 12 units in all segments except the Community Colleges in which the category refers to students taking 6.0 to 11.9 units.

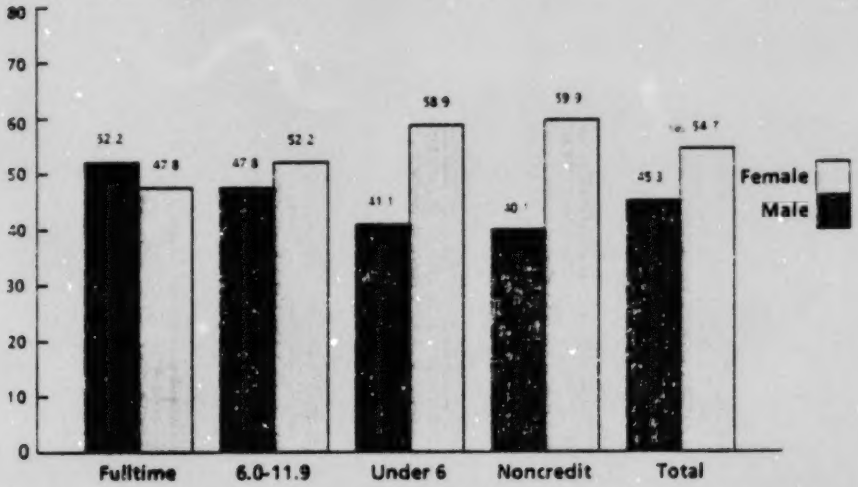
Source: California Postsecondary Education Commission, Student Enrollment Data.

different credit loads, four groups of Community College students warrant separate attention -- full-time students, part timers taking six to 11 units; part timers taking fewer than six units per term; and non-credit students. Because part-time enrollments are proportionally so much less in four-year institutions and because fewer differences exist among the part-time students in these segments, the analysis of undergraduate characteristics in the four-year segments can focus largely on only two groups -- full-time and part-time students with occasional reference to extreme part timers.

Characteristics of Community College Students

Sex: Although as of Fall 1982, 45.3 percent of all Community College students were men and 54.7 percent women (Display 2), this distribution varied considerably by credit load. The majority of full-time students -- 52.2 percent -- were men, but among those enrolled for six to 11 units, 52.2 percent were women. Among both extreme part timers and those taking non-credit courses, however, nearly 60 percent were women.

DISPLAY 2 Percent and Number of Students of Each Gender by Credit Load Category, California Community Colleges, Fall 1982



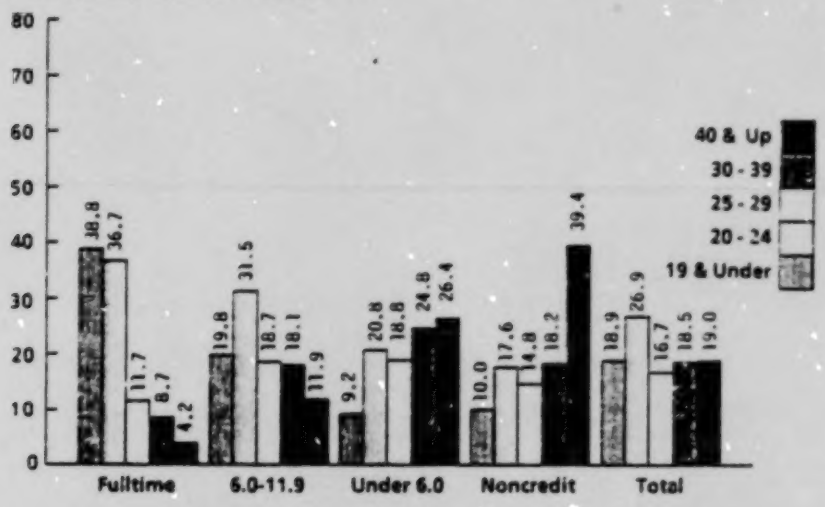
Credit Load Category	Male	Female
Full-Time	162,636	148,868
6.0 to 11.9 Units	169,643	185,245
Under 6.0 Units	216,282	309,735
Noncredit	64,960	97,116
Total	613,521	740,965

Source: California Postsecondary Education Commission, Student Enrollment Data.

Age: Display 3 shows that less than half of all Community College students in 1982 were under 25 years old, while 37.5 percent were 30 years of age or above. Full-time students were the youngest, with 75.7 percent of them under 25 and 87.2 percent under 30. On the other hand, only 30 percent of those enrolled for fewer than six units were under 25; nearly one-fourth were in their 30s, and more than one-fourth were 40 or older. Among non-credit students, only 27.6 percent were under 25, while almost 40 percent were at least 40.

One of the reasons for the marked differences in the age structure of full- and part-time students in these colleges was the wide range of prior postsecondary course work. Nearly 80 percent of all full-time students described themselves as freshmen or sophomores based on the number of units already completed, but only slightly over half of the part timers enrolled for fewer than six units did so and nearly 20 percent of them already possessed bachelor's degrees. Among non-credit students, 43.3 percent described themselves as freshmen, 12.5 percent as fifth-year undergraduates, and almost 20 percent were college graduates.

DISPLAY 3 Percent and Number of Students in Each Age Group by Credit Load Category, California Community Colleges, Fall 1982

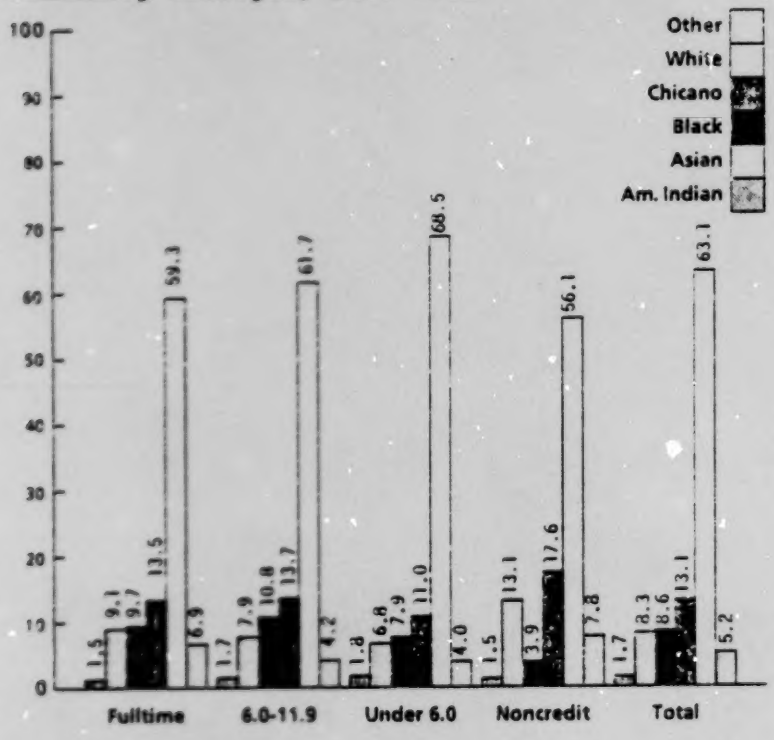


Credit Load Category	19 And Under	20 To 24	25 To 29	30 To 39	40 And Above
Full-Time	120,760	114,175	36,547	27,072	12,967
6.0 to 11.9 Units	70,340	111,863	66,389	64,161	42,162
Under 6.0 Units	48,652	109,278	98,811	130,405	138,889
Non-credit	16,201	28,482	23,942	29,515	63,939
Total	255,952	363,798	225,689	251,154	257,957

Source: California Postsecondary Education Commission, Student Enrollment Data.

Ethnicity: More ethnic minority students enrolled in the Community Colleges than in all three other segments of California higher education combined, and they comprised a larger proportion of the Community College enrollments. Aside from the large concentrations of Asian and Hispanic students enrolled in non-credit courses, the largest percentage of ethnic minority students in the Community Colleges are enrolled either as full-time students or as part timers taking six to 11 units per term. Though the number of ethnic minority students enrolled for fewer than six units is large, this credit-load category has the highest concentration of white students -- 68.5 percent -- of any of the four credit-load groups (Display 4).

DISPLAY 4 Percent and Number of Students of Each Ethnic Group by Credit Load Category, California Community Colleges, Fall 1982

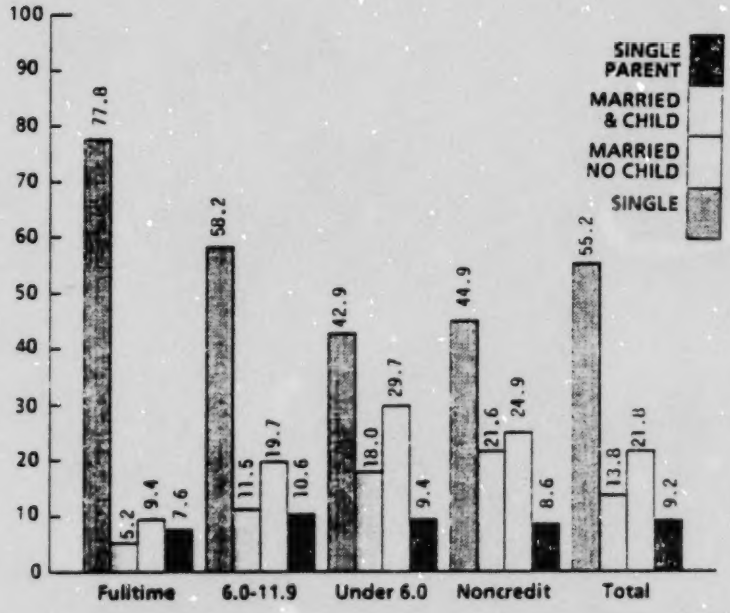


Credit-Load Category	Asian/ Pacific Is.	Black	Hispanic/ Chicano	White	Am. Indian/ Other
Full-Time	28,215	30,344	42,042	184,742	21,530
6.0 to 11.9 Units	28,087	38,437	48,594	219,088	14,810
Under 6.0 Units	35,563	41,380	57,854	360,408	21,086
Noncredit	21,224	6,276	28,503	90,977	12,681
Total	113,089	116,437	176,993	855,215	70,107

Source: California Postsecondary Education Commission, Student Enrollment Data.

Marital Status: Display 5 illustrates the variation in marital status among Community College students enrolled for different credit loads. Overall, the Community Colleges had the lowest percentage of single students (55.2 percent), the highest percentage of married students (35.6 percent), and the highest percentage of single parents (9.2 percent) of any of the segments. Among full-time Community College students, 77.7 percent were single, 14.6 percent married, and 7.6 percent single parents. However, among part-time students enrolled for six to 11 units, 31.2 percent were married and 10.6 percent single parents; and among those enrolled for fewer than six units, 47.6 percent were married and 9.4 percent single parents.

DISPLAY 5 Percent of Students in Each Marital Status Category by Credit Load Category, California Community Colleges, 1982-83



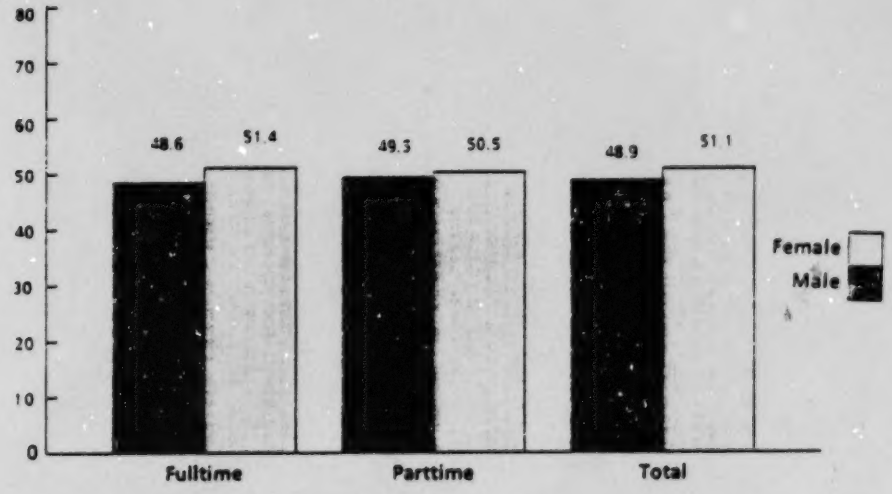
Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

Characteristics of State University Undergraduates

Although diversity prevails among State University students as well, they constitute a more homogeneous group than those in Community Colleges.

Sex: Overall, 48.9 percent of the State University's undergraduates in 1982 were men, and the other 51.1 percent women (Display 6), with little difference in these percentages between full- and part-time students. The full-time student percentages (48.6 percent men and 51.4 percent women) nearly matched those for all students, and among part-time students the percentages were even more closely balanced (49.6 percent men and 50.4 percent women).

DISPLAY 6 Percent and Number of Students of Each Gender by Credit Load Category, California State University, Fall 1982

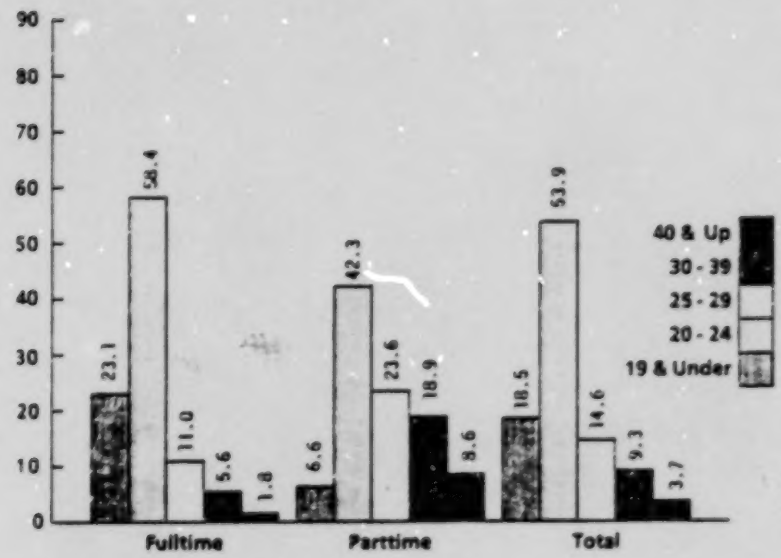


Credit-Load Category	Male	Female
Full-Time	88,009	92,926
Part-Time	34,747	35,494
Total	122,756	128,420

Source: California Postsecondary Education Commission, Student Enrollment Data.

Age: A greater percentage of State University undergraduates were under 25 years old than in the Community Colleges -- among full-time students, 81.4 percent, and among part-time students, approximately 45 percent (Display 7). More than 63 percent of all State University undergraduates and more than 75 percent of all part-time undergraduates were upper-division students. Almost a fourth of part-time students were in their upper 20s and nearly a fifth in their 30s, reflecting not only the greater tendency of upper-division State University students to attend part time but also the increased length of time required to earn a bachelor's degree when enrolled on a part-time basis.

DISPLAY 7 Percent and Number of Students in Each Age Group by Credit Load Category, California State University, Fall 1982

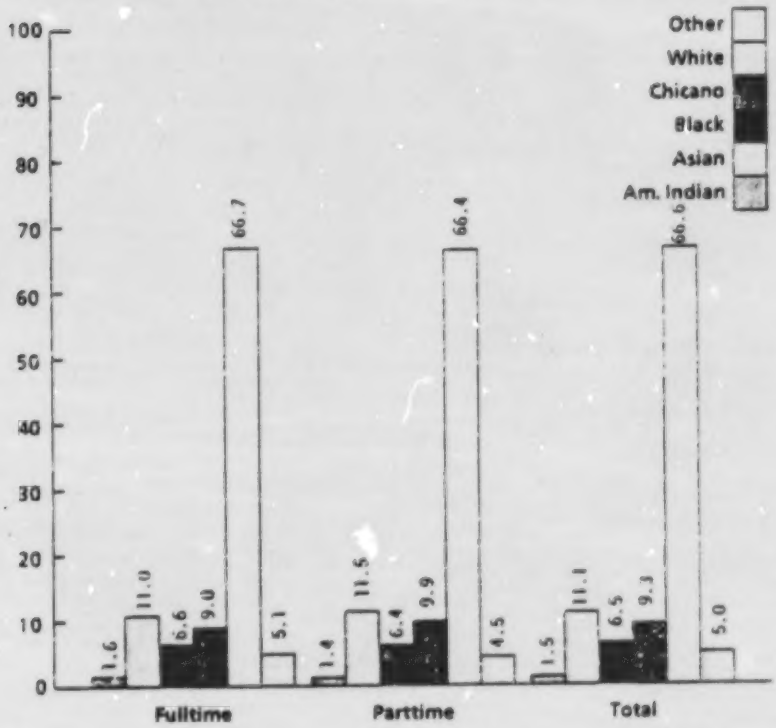


Credit-Load Category	19 And Under	20 To 24	25 To 30	30 To 39	40 And Above
Full-Time	41,823	105,486	19,950	10,089	3,329
Part-Time	4,641	29,695	16,591	13,282	6,031
Total	46,464	135,181	36,541	23,371	9,360

Source: California Postsecondary Education Commission, Student Enrollment Data.

Ethnicity: Slightly higher percentages of State University students than Community College students were white (66.6 percent, compared to 63.1) and Asian (11.1 percent compared to 8.3), while smaller percentages are Black or Hispanic (6.5 versus 8.6 and 9.3 versus 13.1 percent, respectively). Unlike the Community Colleges, the State University distribution of minority students does not vary much among full-time and part-time undergraduates; thus their likelihood of attending either part time or full time is generally no greater nor less than that of white students (Display 8).

DISPLAY 8 Percent and Number of Students of Each Ethnic Group by Credit Load Category, California State University, Fall 1982

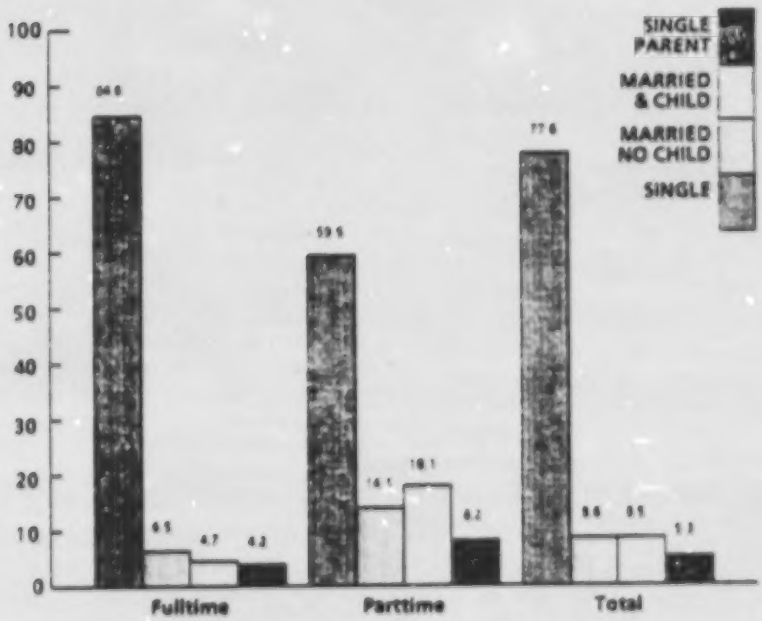


Credit-Load Category	Asian/ Pacific Is.	Black	Hispanic/ Chicano	White	Am. Indian/ Other
Full-Time	19,814	11,882	16,356	120,714	12,163
Part-Time	8,080	4,465	6,934	46,620	4,142
Total	27,894	16,347	23,290	167,334	16,305

Source: California Postsecondary Education Commission, Student Enrollment Data.

Marital Status: Display 9 shows the marital status of State University undergraduates and how it varied by credit load. Overall, 77.6 percent of State University undergraduates were single, 17.1 percent married, and 5.3 percent single parents. Among full-time students, 84.6 percent were single, 11.1 percent married, and 4.2 percent single parents, but among part timers, 32.2 percent were married and 8.2 percent single parents.

DISPLAY 9 Percent of Students in Each Marital Status Category by Credit Load Category, California State University, 1982-83

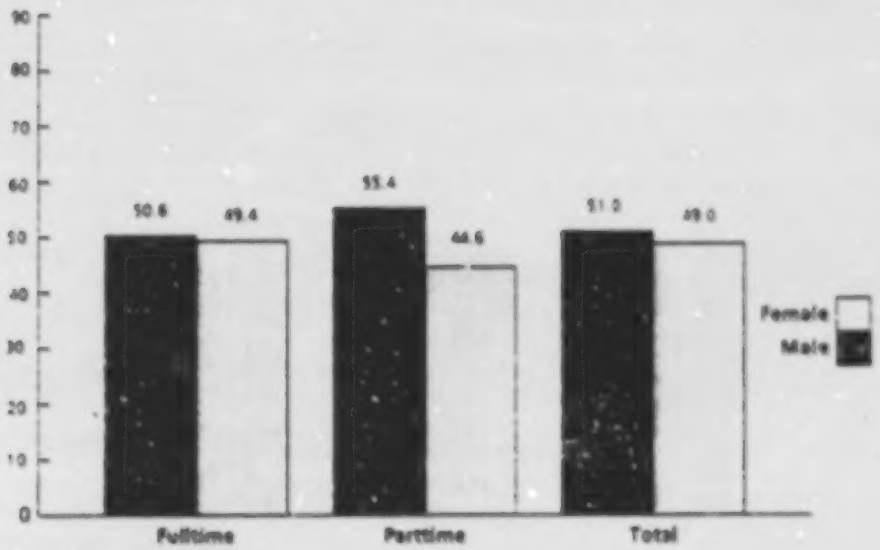


Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

Characteristics of University of California Undergraduates

Sex: The percentages of men and women University undergraduates differ from those in all three other segments because a majority -- 51.0 percent -- were men in 1982, despite a steady decline in their proportion in recent years (Display 10). Slightly more than half -- 50.6 percent -- of full-time undergraduates were male, as were somewhat more -- 55.4 percent -- of the small number of part-time students.

DISPLAY 10 Percent and Number of Students of Each Gender by Credit Load Category, University of California, Fall 1982

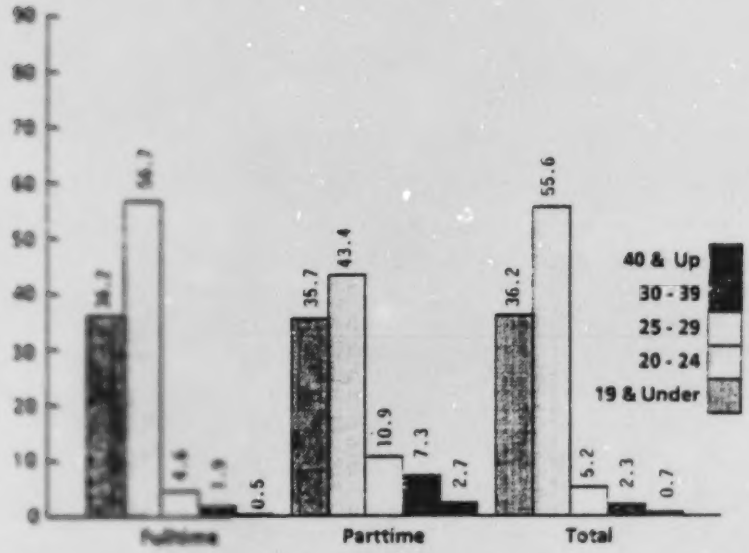


Credit-Load Category	Male	Female
Full-Time	46,821	45,640
Part-Time	4,593	3,699
Total	51,414	49,339

Source: California Postsecondary Education Commission, Student Enrollment Data.

Age: The age of University undergraduates reflects the predominantly full-time character of study at its campuses and the fact that most of its undergraduates enter as freshmen the year after graduating from high school: 92.9 percent of its full-time undergraduates were under 25, only 4.9 percent are in their late 20s, and barely 2 percent were over 30 (Display 11). Even its few part-time undergraduates were in traditional college-age groups: nearly 80 percent are under 25, and 90 percent were under 30. Since the typical University first-time freshman is 19 years of age or younger, its dominant pattern of full-time study means that almost all of its undergraduates who complete their bachelor's degree do so before they reach their mid-20s.

DISPLAY 11 Percent and Number of Students in Each Age Group by Credit Load Category, University of California, Fall 1982

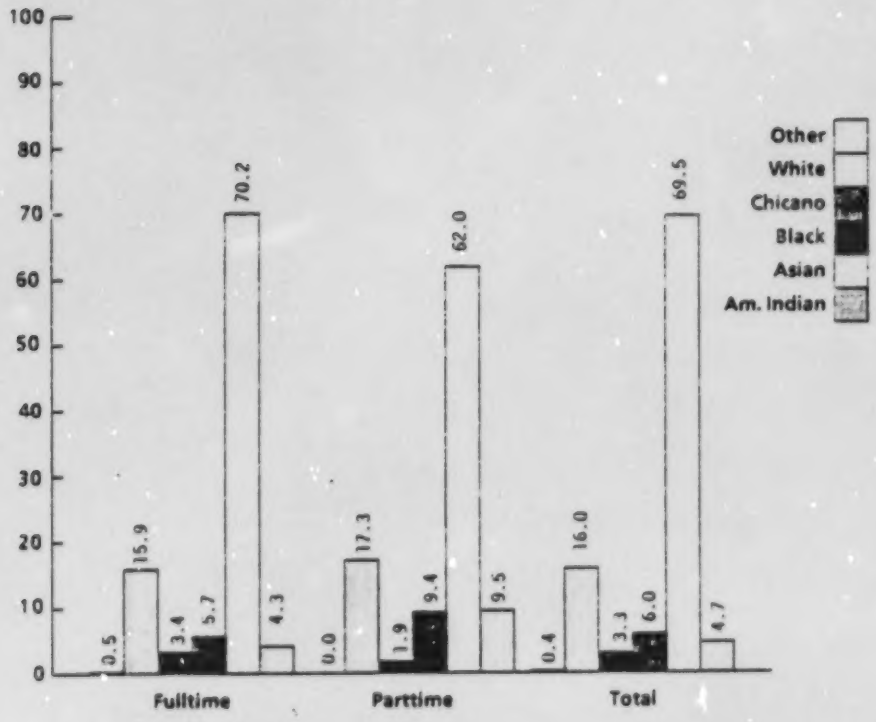


Credit-Load Category	19 And Under	20 To 24	25 To 29	30 To 39	40 And Above
Full-Time	33,483	52,437	4,294	1,749	499
Part-Time	2,959	3,597	905	608	224
Total	36,442	56,034	5,199	2,357	723

Source: California Postsecondary Education Commission, Student Enrollment Data.

Ethnicity: Nearly 70 percent of all University undergraduates in 1982 were white and 16 percent were Asian, while just 3.3 percent were Black and 6.0 percent Hispanic (Display 12). Blacks were somewhat more likely to be enrolled as full-time students than were Asians, whites, or Hispanics, although as with all University undergraduates, the vast majority of Asians and Hispanics were also enrolled full time.

DISPLAY 12 Percent and Number of Students of Each Ethnic Group by Credit Load Category, University of California, Fall 1982

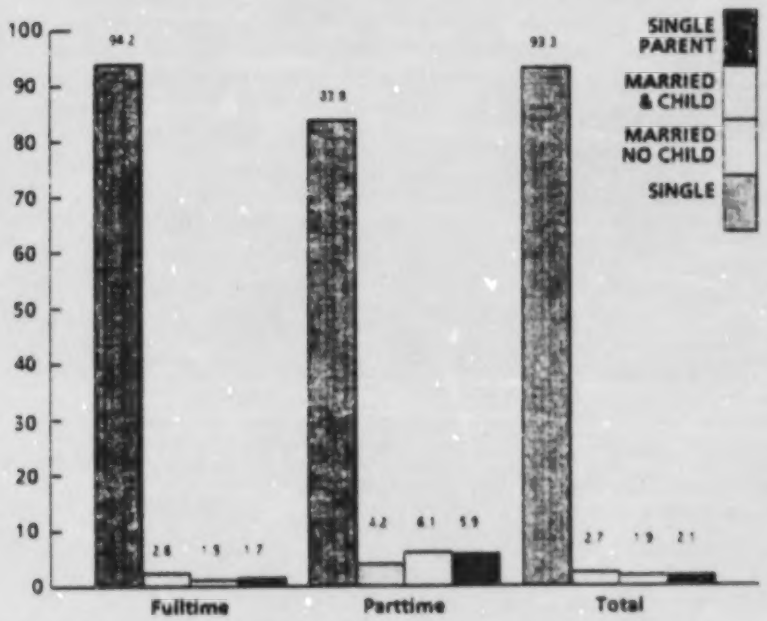


Credit-Load Category	Asian/ Pacific Is.	Black	Hispanic/ Chicano	White	Am. Indian/ Other
Full-Time	14,722	3,157	5,266	64,885	4,432
Part-Time	1,436	155	776	5,139	788
Total	16,158	3,312	6,042	70,024	5,220

Source: California Postsecondary Education Commission, Student Enrollment Data.

Marital Status: Display 13 shows the marital status of University undergraduates. Overall, the University had the highest percentage of single undergraduates -- 93.3 percent -- of any segment. Only 4.6 percent were married, and 2.1 percent were single parents. Among full-time undergraduates, 94.2 percent were single, 4.1 percent married, and 1.7 percent single parents. The percentage of single part-time students was also high -- 83.8 percent -- but 10.3 percent were married and 5.9 percent were single parents.

DISPLAY 13 Percent of Students in Each Marital Status Category by Credit Load Category, University of California, 1982-83



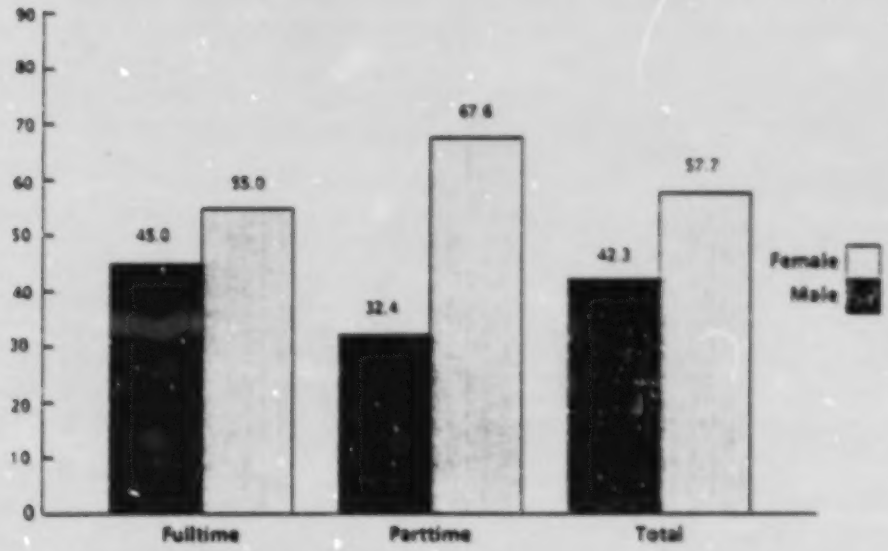
Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

Characteristics of Independent College and University Undergraduates

The 40 independent colleges and universities whose students were surveyed in the 1982-83 SEARS sample are among three times this many eligible to participate in the California Student Aid Commission's programs. Their data were weighted by the Student Aid Commission to reflect the credit-load distribution of all independent institution undergraduates planning to enroll for the full 1982-83 year.

Sex: The weighted SEARS data show that a clear majority of independent college undergraduates in 1982 were women (Display 14). Among full-time undergraduates, 55.0 percent were women, as were nearly 67 percent of part-time undergraduates.

DISPLAY 14 Percent and Number of Students of Each Gender by Credit Load Category, California Independent Institutions, Fall 1982

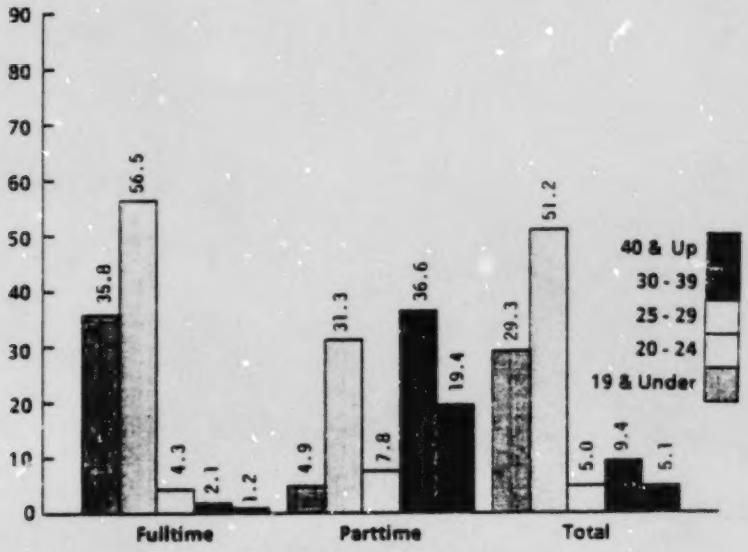


Credit-Load Category	Male	Female
Full-Time	36,817	46,461
Part-Time	18,604	8,929
Total	75,421	55,390

Source: California Student Aid Commission Weights, Student Expenses and Resources Survey.

Age: The age distribution of independent college undergraduates was most like that in the State University, with 80.5 percent of them under 25 years old (Display 15). Their one marked difference was a greater concentration of students over 30. Among full-time undergraduates, like those at the University of California, the vast majority appeared to have entered college directly from high school, since fully 92.3 percent were under 25; only 4.3 percent were in their late 20s; and only 3.3 percent were 30 or older. The age of part-time undergraduates was quite different, however: Very few were 19 or younger, only 39.1 percent were in their 20s, and the rest were at least 30. In fact, while 36.6 percent were in their 30s, 19.4 percent were at least 40. Clearly, a substantial portion of part-time undergraduates at California's independent institutions were considerably older than most California undergraduates in its public universities.

DISPLAY 15 Percent and Number of Students in Each Age Group by Credit Load Category, California Independent Institutions, Fall 1982

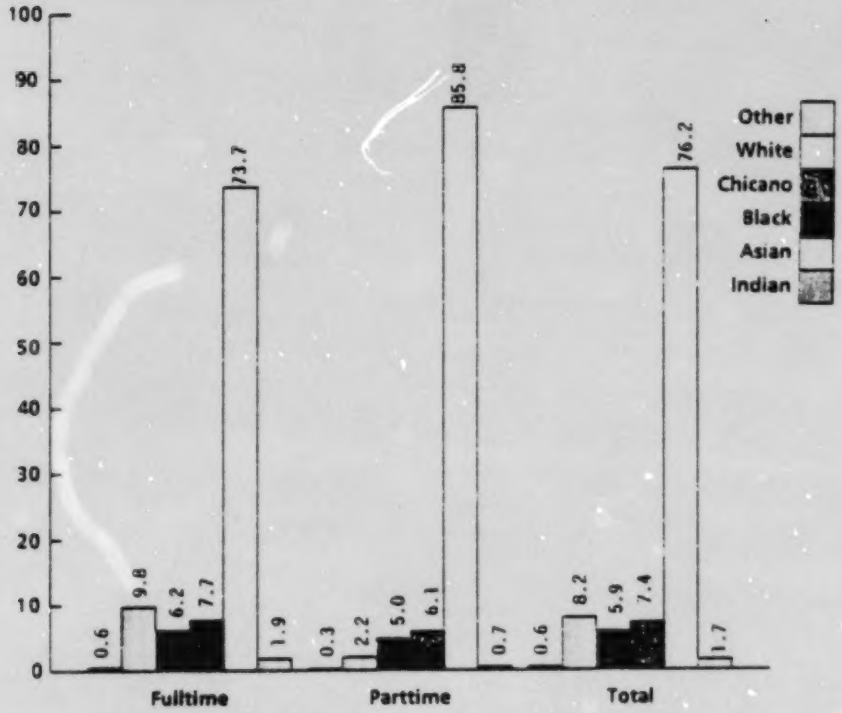


Credit-Load Category	19 And Under	20 To 24	25 To 29	30 To 39	40 And Above
Full-Time	37,020	58,395	4,390	2,186	1,286
Part-Time	1,355	8,677	2,172	10,149	5,393
Total	38,375	67,072	6,562	12,335	6,679

Source: California Student Aid Commission Weights, Student Expenses and Resources Survey.

Ethnicity: Overall, a greater percentage of independent college undergraduates were white (76.2 percent) than in any of the three public segments, although a larger proportion of Black and Hispanic students were enrolled at these institutions than at the University of California. A smaller percentage of Asian, Black, and Hispanic students were enrolled in independent colleges than at either the State University or the Community Colleges. Nonetheless, Asian, Black, and Hispanic students comprised a much larger proportion of the independent institutions' full-time undergraduates than of their part-time students, with the differences particularly pronounced among Asians, who accounted for 9.8 percent of all full-time but only 2.2 percent of part-time undergraduates (Display 16). Nearly 86 percent of part- time undergraduates were white, compared to 73.7 percent of full-time undergraduates. It thus appears that the vast majority of older part-time students attracted to independent institutions were white.

DISPLAY 16 Percent and Number of Students of Each Ethnic Group by Credit Load Category, California Independent Institutions, Fall 1982

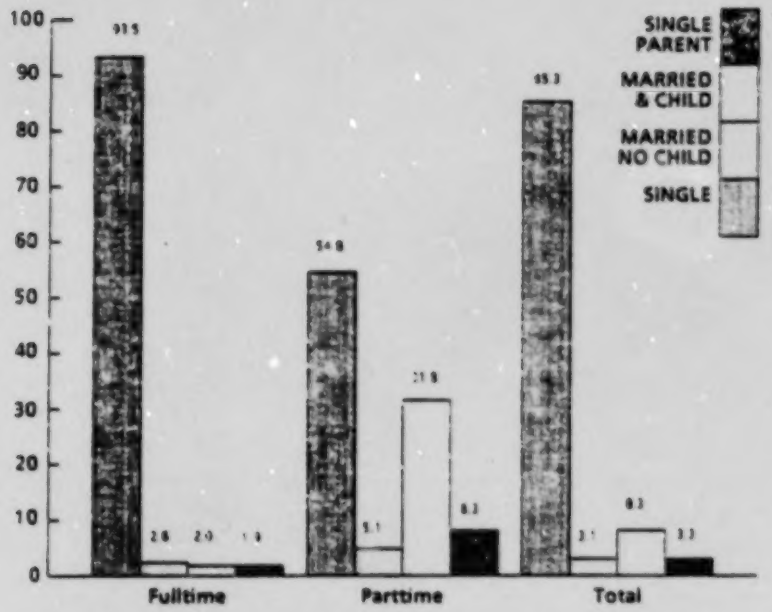


Credit-Load Category	Asian/ Pacific Is.	Black	Hispanic/ Chicano	White	Am. Indian/ Other
Full-Time	10,155	6,397	7,948	73,976	2,650
Part-Time	605	1,381	1,683	23,801	275
Total	10,760	7,778	9,631	99,777	2,925

Source: California Student Aid Commission Weights, Student Expenses and Resources Survey.

Marital Status: Display 17 shows that 85.3 percent of independent institution undergraduates were single, 11.4 percent married, and 3.3 percent single parents. It also shows two very different patterns between full-time and part-time undergraduates. Among the full-time students, the pattern was very much like that of their counterparts in the University: 93.5 percent were single, 4.6 percent married, and 1.9 percent single parents. On the other hand, the part-time pattern was most similar to that in the State University except that a higher percentage of married students at independent colleges had children. In that, 54.8 percent were single, 36.9 married, and 8.3 percent single parents.

DISPLAY 17 Percent of Students in Each Marital Status Category by Credit Load Category, California Independent Institutions, 1982-83



Source: California Student Aid Commission Weights, Student Expenses and Resources Survey.

THREE

FINANCIAL RESOURCES OF CALIFORNIA UNDERGRADUATES

One basic measure of the types of students being served by California's segments of postsecondary education and of the extent of educational opportunity in the State is the income distribution of undergraduates and their families in each of the four segments. Financial barriers have long been recognized as among the most significant obstacles to educational access and choice; most State, federal, and institutional financial aid programs have been founded in order to reduce these obstacles. Thus student and family income is a major ingredient in the assessment of students' ability to pay for higher education and the first element considered in determining their financial need.

FINANCIAL DEPENDENCY AND INDEPENDENCE

Any description of the financial resources of California's students must resolve the question of whose income is most appropriate to consider -- that of the student's parents, or that of the student, and if married his or her spouse. The answer to this question depends on whether students are still financially dependent on their parents for financial support or are financially independent and self supporting.

At first glance, such a distinction appears fairly clear cut, but the issue is confused by different federal and State criteria for determining students' dependency status.

- According to the federal definition, students are considered financially independent if they meet three tests: (1) they were not claimed as income tax dependents by their parents or legal guardians for either the past tax year or the current school year; (2) they did not live in their parents' or legal guardians' home for more than six weeks in the past year or the current one; and (3) they did not receive $750 or more in direct financial support from their parents or legal guardians in either year.

- The California State definition of independent student status uses these same three criteria, but applies them not just to the current and past years but to the current and past three years.

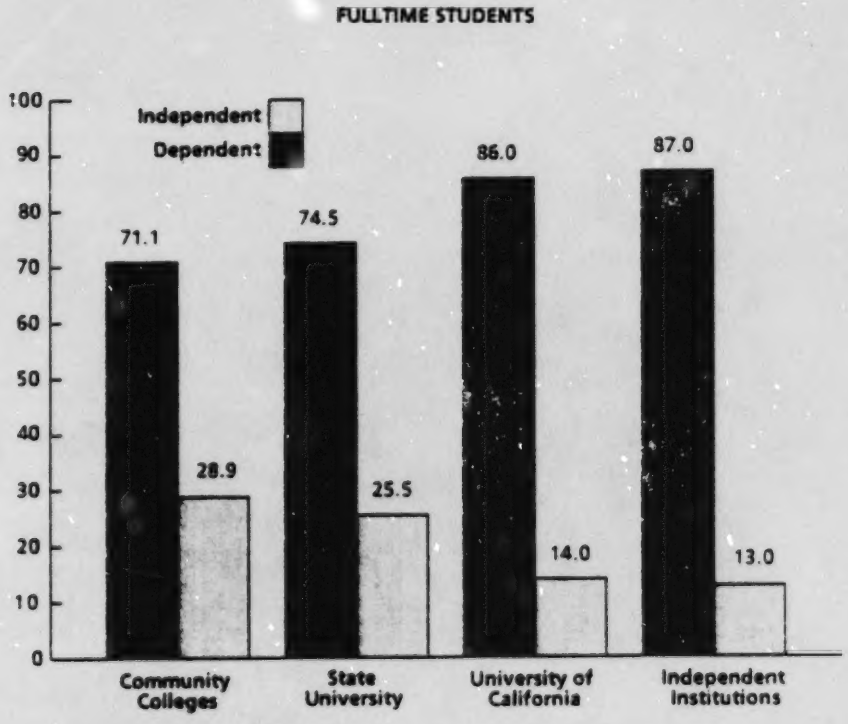
This definitional difference creates ambiguity for the 5 to 10 percent of California's undergraduates who would be considered independent if they apply for federal financial aid but dependent if they apply for State aid.

This report uses the federal definitions of dependent and independent student status because they appear to more closely match the actual patterns of student and parental support among SEARS respondents than do State definitions. In other words, it uses the <u>family</u> income of federally <u>dependent</u>

students and the personal and spouse income of federally independent students in the following examination of the dependency and income distributions of students in each segment.

As shown in Display 18 below and through page 32, 54.6 percent of all Community College students were financially independent or self supporting in Fall 1982, while 45.4 percent still rely at least in part on their parents for financial support and assistance. As with most other Community College student characteristics, however, this distribution varies considerably with credit load. Among full-time students, 71.1 percent are dependent on their parents for at least a portion of their financial support. Among those enrolled for six to 11 units per term, 50.7 percent are dependent. Among extreme part-time students enrolled for fewer than six units, only 30.5 percent are dependent, as are only 33.0 percent of those enrolled in non-credit courses.

DISPLAY 18 Percent of Students in Each Federal Financial Dependency Status Category by Segment and Credit Load Category, 1982-83



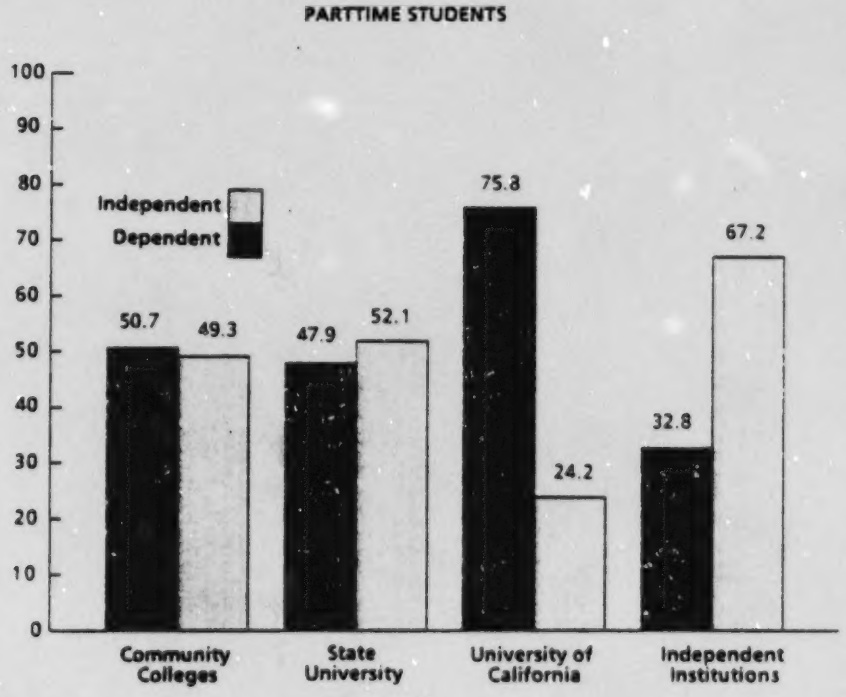
Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

In the State University, dependent students comprise 65.9 percent of all undergraduates, but nearly 75.0 percent of all full-time undergraduates, compared to only 45.7 percent of part-time students, are dependent according to federal standards.

Not surprisingly, since the vast majority of University of California undergraduates are under 25 years old and are enrolled full time, 85.2 percent of them in 1983 were still financially dependent on their parents. Furthermore, since the age of University undergraduates does not vary sharply between full-time and part-time students, the percent of dependent students was high among both groups -- 86.0 percent for full-time and 75.8 percent for part-time undergraduates.

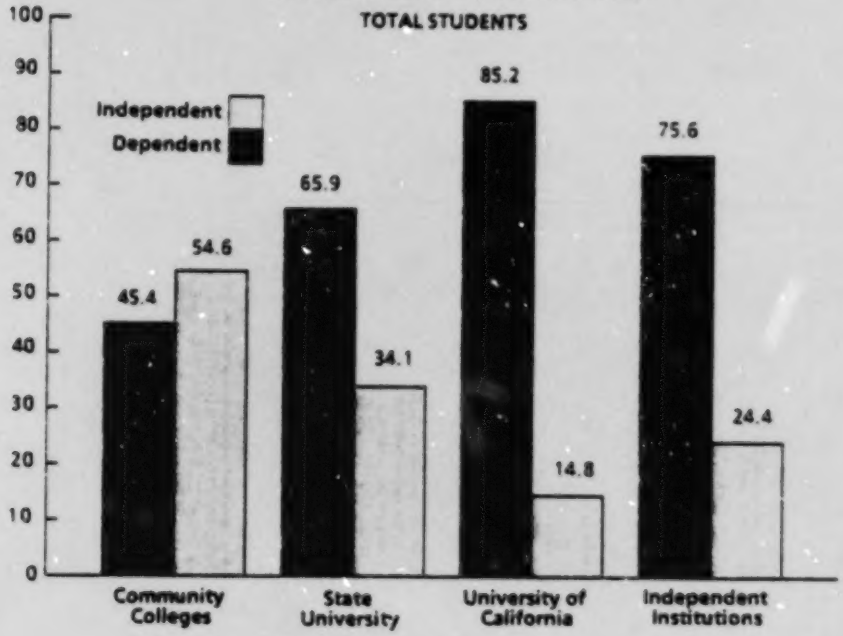
Over 75 percent of all undergraduates at independent institutions were financially dependent, but the marked differences in the demographic characteristics of full-time and part-time students at these colleges and universities are evident in their percentage of financially dependent students as well: 87.0 percent of full-time students, compared to only 32.8 percent of part-time students.

DISPLAY 18 (continued)



Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

DISPLAY 18 (continued)



Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

Federal Financial Dependency Status of Students In Each Segment by Credit-Load Category, 1983

	Dependent	Independent
Community Colleges		
Full-Time	71.1%	28.9%
6.0 to 11.9 Units	50.7	49.3
Under 6.0 Units	30.5	69.5
Non-credit	33.0	67.0
Total	45.4	54.6
State University		
Full-Time	74.5	25.5
Part-Time	47.9	52.1
Total	65.9	34.1
University of California		
Full-Time	86.0	14.0
Part-Time	75.8	24.2
Total	85.2	14.8
Independent Institutions		
Full-Time	87.0	13.0
Part-Time	32.8	67.2
Total	75.6	24.4

Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

FAMILY INCOME OF DEPENDENT STUDENTS

Family Income of Community College Students

As noted earlier, more than 70 percent of all full-time Community College students in 1982 were dependent on their parents for at least a portion of their financial support. As shown in Display 19, 15.7 percent came from families with annual incomes in 1982 of less than $12,000 per year; 23.6 percent came from from families with incomes of between $12,000 and $23,999; 40.7 percent were from families earning $24,000 to $47,999, and the remaining 20.0 percent were from families earning $48,000 or more. Slightly greater concentrations of dependent students from families with incomes of under $24,000 per year occur in the two part-time categories than among full-time students, but otherwise no striking differences distinguish the family income of part-time from full-time dependent students. As was true of these part-time students, the proportion of dependent students among those enrolled in non-credit courses was low -- 33.0 percent -- but their percentage from low-income families was quite high: 45.7 percent from families earning less than $12,000, and 76.3 percent from families earning less than $24,000.

DISPLAY 19 Percent of Financially-Dependent Students in Each Family Income Category by Segment and Credit Load Category, 1982-83

	Under $12,000	$12,000-$23,999	$24,000-$35,999	$36,000-$47,999	$48,000-$59,999	$60,000 And Up
Community Colleges						
Full-Time (221,435)	15.7%	23.6%	27.6%	13.1%	7.7%	12.3%
6.0 to 11.9 Units (179,765)	16.5	27.2	26.9	12.0	8.3	9.2
Under 6.0 Units (160,286)	17.3	23.7	28.4	9.0	12.2	9.4
Non-credit (53,483)	45.7	22.6	17.7	6.8	7.2	0.0
Total (614,969)	19.0	24.6	26.7	11.2	9.0	9.6
State University						
Full-Time (134,834)	12.2	20.6	28.4	15.2	10.6	13.1
Part-Time (33,678)	12.6	21.8	31.3	14.1	9.2	11.1
Total (168,512)	12.2	20.8	29.0	15.0	10.3	12.6
University of California						
Full-Time (79,544)	8.7	16.4	25.2	16.0	13.4	20.3
Part-Time (6,283)	13.1	10.0	18.2	7.8	14.2	36.7
Total (85,827)	9.0	15.9	24.7	15.4	13.5	21.5
Independent Institutions						
Full-Time (89,872)	12.9	19.9	22.2	13.0	9.7	22.3
Part-Time (9,106)	5.8	23.0	9.2	21.8	9.7	30.6
Total (98,978)	12.3	20.2	21.0	13.8	9.7	23.0

Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

Family Income of State University Undergraduates

In the State University, 12.2 percent of its dependent students came from families with incomes below $12,000, another 20.8 percent from families earning between $12,000 and $23,999, 44.0 percent from families with incomes in the $24,000 to $47,999 range, and the remaining 22.9 percent from families with incomes of $48,000 or more. Only very slight differences were evident in the income distributions of full-time and part-time dependent students, although the proportion who were dependent differed markedly (74.5 percent compared to 47.9 percent).

Family Income of University of California Undergraduates

Overall, fewer of the University's dependent undergraduates came from families with incomes of under $24,000 in 1982 than in any of the other three segments, and more of them came from families with incomes of $48,000 and above, although the University's percentage of dependent students from families with annual incomes of $60,000 or more was not as great as in the independent institutions. Among the University's full-time dependent undergraduates, only 8.7 percent came from families earning less than $12,000, and only about one-fourth came from families with incomes of under $24,000. On the other hand, 41.2 percent of their families earned between $24,000 to $47,999, and 33.7 percent came from families with annual earnings of $48,000 or more. Among part-time dependent undergraduates, family incomes were concentrated more on both ends of the income distribution than were full-time students. That is, 13.1 percent of the part-time dependent students' families earned under $12,000, compared to 8.7 percent of full-time students' families, and 36.7 percent came from families with annual incomes of $60,000 and above, compared to 20.3 percent of the full-time students.

Family Income of Independent Institution Students

The proportion of full-time dependent students from families with incomes under $12,000 and between $12,000 and $23,999 matched almost exactly those of comparable students at the State University. On the other hand, the percentage of these full-time students from families earning between $24,000 and $59,999 was consistently lower than at either the State University or the University, and it was counterbalanced somewhat by the greater proportion from families with incomes of $60,000 or more (22.3 percent, compared to 20.3 percent at the University and 13.1 percent at the State University). All in all, these family-income distributions of full-time dependent undergraduates suggest the possibility of some sort of "middle income squeeze" at independent institutions.

The family-income distribution of full-time dependent students at independent institutions differed markedly from that of part-time students, with the relatively small size of the part-time group probably contributing to these differences. Comprising less than one-third of all part-time students at the independent institutions and less than 10 percent of their total undergraduate enrollment, part-time dependent students rarely came from families with incomes of under $12,000, while nearly 31.0 percent came from families earning $60,000 or more.

INCOME OF INDEPENDENT STUDENTS

The income of financially independent undergraduates includes both taxable and non-taxable earnings of the students themselves and, in the case of married undergraduates, the combined earnings of both the students and their spouses. Display 20 shows the income distribution for these students for each segment.

Income of Independent Community College Students

Financially independent or self-supporting students in 1982 constituted nearly 55 percent of all Community College students, including 28.9 percent of full-time students, 49.3 percent of part-time students taking between six and 11 units, 69.5 percent of all those enrolled for fewer than six units per term, and 67.0 percent of all non-credit students. Among these full-time students, 16.8 percent had incomes of less than $3,000 per year; 15.4 percent earned from $3,000 to $5,999; and 25.5 percent had incomes of between $6,000 and $11,999. In short, 57.6 percent or nearly six out of every ten financially

DISPLAY 20 Percent of Financially-Independent Students in Each Student and/or Spouse Income Category by Segment and Credit Load Category, 1982-83

	Under $3,000	$3,000-$5,999	$ 6,000-$11,999	$12,000-$23,999	$24,000 And Up
Community Colleges					
Full-Time (90,071)	16.8%	15.4%	25.3%	20.5%	21.8%
6.0 to 11.0 Units (175,122)	4.8	4.4	14.4	30.3	46.1
Under 6.0 Units (365,730)	3.4	2.2	10.4	26.0	58.0
Non-credit (108,593)	11.0	6.0	16.1	18.3	48.6
Total (739,516)	6.5	4.9	14.0	25.2	49.4
State University					
Full-Time (46,091)	20.3	20.4	22.8	19.2	17.2
Part-Time (36,563)	2.8	3.4	16.0	30.6	47.3
Total (82,654)	11.9	12.3	19.6	24.6	31.5
University of California					
Full-Time (12,906)	32.6	27.4	21.6	11.4	7.1
Part-Time (2,009)	3.6	16.4	18.7	31.5	29.8
Total (14,915)	28.7	25.9	21.2	14.1	10.2
Independent Institutions					
Full-Time (13,381)	25.5	23.4	21.9	12.6	16.6
Part-Time (18,639)	0.6	13.5	24.6	19.1	42.1
Total (32,020)	11.0	17.6	23.5	16.5	31.4

Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

independent full-time students in the Community Colleges earned less than $12,000 per year. The remaining 42.3 percent were fairly evenly divided between those earning $12,000 to $23,999 and those with incomes of $24,000 or above. Among independent students enrolled for six to 11 units per term, 9.2 percent had incomes of under $6,000 per year and 14.4 percent had incomes between $6,000 and $11,999. In contrast, 46.1 percent had incomes of $24,000 or more, with nearly three out of four of them earning $32,000 or more.

A similar pattern prevailed among students taking fewer than six units: 5.6 percent had incomes of under $6,000; 10.4 percent earned between $6,000 and $11,999, and 58.0 percent earned more than $24,000 per year, with three-fourths of these having incomes of $32,000 or above.

Among independent students enrolled in non-credit courses, marked concentrations of incomes occurred at both ends of the spectrum, with more than one-third having incomes of less than $12,000 per year and nearly one-half earning $24,000 or more.

Income of Independent State University Undergraduates

In the State University during Fall 1982, financially independent students comprised 25.5 percent of the full-time undergraduates and 54.3 percent of the part-time students. Marked differences existed between the two groups in their income distributions, with slightly more than 20 percent of full-time students having incomes of under $6,000 per year, with this group divided evenly between those earning less than $3,000 and those earning more, while the other 80 percent were fairly evenly distributed among the higher three income categories. In contrast, very few of the part-time students had incomes of less than $6,000; more than one-fourth earned between $12,000 and $23,999; and nearly half had incomes of $24,000 or more.

The overall income distribution of independent undergraduates in the State University shows that the percentage earning below $6,000 per year was more than twice as large as in the Community Colleges -- 24.2 percent, compared to 11.4. Similarly, 43.8 percent of independent State University students earned less than $12,000 compared to 25.4 percent in the Community Colleges. On the other hand, only 31.5 percent of independent State University students had personal or spouse incomes of $24,000 or more, compared to 49.4 percent of Community College independent students.

Income of Independent University of California Undergraduates

The vast majority of self-supporting undergraduates at the University of California have very low incomes, with 32.6 percent of full-time independent students earning less than $3,000, 60.0 percent less than $6,000, and 81.6 percent less than $12,000 in 1982. Even among independent part-time students, the percentage with incomes under $12,000 is considerably larger than in the other two public segments -- among several reasons because nearly two-thirds of them are single. At the same time, 31.5 percent of them had incomes of $12,000 to $23,999, and an additional 29.8 percent had earnings of $24,000 or more.

Income of Financially Independent Students at Independent Institutions

Such substantial differences exist between the income of financially independent undergraduate full-time and part-time students in independent institutions that the overall income distribution of all these students is not very meaningful. Half of the full-time students had incomes of less than $6,000, and of these, half had incomes of less than $3,000. Among the part-time students, on the other hand, only 14.1 percent earned less than $6,000 and 0.6 percent less than $3,000, while 24.6 percent had incomes of $6,000 to $11,999; 19.1 earned between $12,000 and $23,999; and 42.1 percent earned $24,000 or more. Indeed, 32.0 percent had student and spouse incomes of $32,000 or more. Nonetheless, the proportion of self-supporting students at independent colleges earning between $12,000 and $23,999 was at least a third less than in any public segment -- only 19.1 percent, compared to at least 30 percent elsewhere.

OVERALL INCOME OF STUDENTS ACROSS THE FOUR SEGMENTS

In order to compare the overall income distribution of students in California's colleges and universities, compatibility must be achieved between the differing income intervals used by the SEARS questionnaire to gather income data from dependent versus independent students. While most of the SEARS income categories for the two groups of students are compatible, they differ at the upper end of the income range. For comparative purposes, the two sets of scales have both been collapsed into four income categories: under $12,000; $12,000 to $23,999; $24,000 to $47,999; and $48,000 and above.

Income of Full-Time Students

As Display 21 below shows, among California's four segments of higher education, the Community Colleges have the highest concentration of full-time students with few financial resources: As of 1982, 27.8 percent either came from families earning less than $12,000 or earned less that $12,000 if they (and their spouse, if married) were self supporting. The State University had the second largest concentration -- 25.2 percent -- followed by independent institutions with 20.4 percent and the University of California with 18.9 percent. Furthermore, among these low-income students, those in the Community Colleges often had fewer resources available to spend on education than undergraduates in the other segments because more than one-third of them were dependent students from families with one or more children and an additional one-fourth were financially independent single parents with children. In the other three segments, a far smaller percentage of financially independent low-income students were raising children as single parents; instead, the vast majority had only themselves to support.

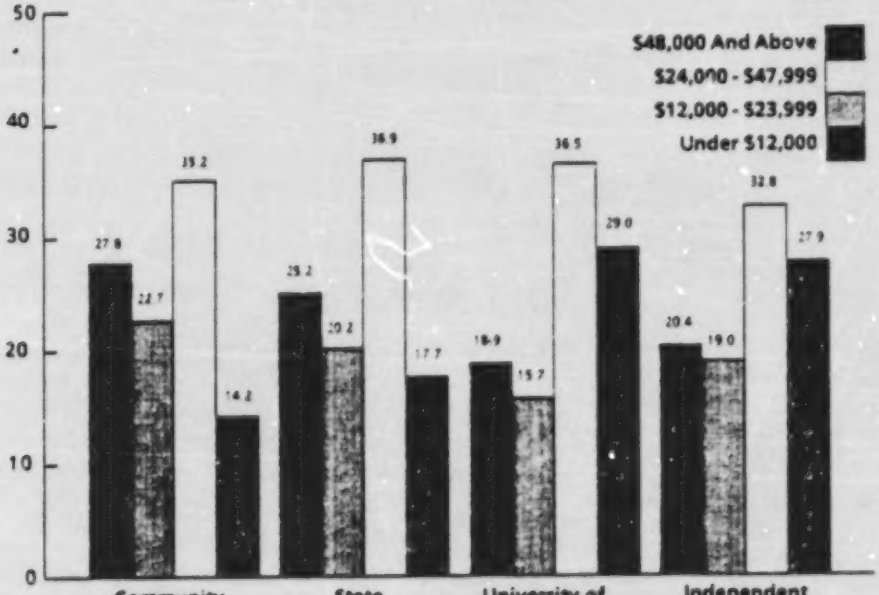
The same relation among the segments prevailed for students in the $12,000 to $23,999 income category: The largest concentration was in the Community

Colleges (22.7 percent), followed in order by the State University (20.2 percent), independent institutions (19.0 percent), and the University of California (15.7 percent).

For the $24,000 to $47,999 category, the percentages were very similar across all four segments -- slightly more than 35 percent in each of the public segments, and 32.8 percent in independent institutions.

The greatest differences among the segments occurred in the high-income category of $48,000 or more. In every segment, almost all of the full-time undergraduates in this group are financially dependent; but at the Community Colleges only 14.2 percent of full-time students come from high-income families, compared to 17.7 percent at the State University, 29.0 percent at the University of California and 27.9 percent at independent institutions. Despite the high percentage of students from these more affluent families at the University, a larger proportion of its students in this category come from families earning between $48,000 and $59,999, than at independent institutions, where a slightly larger percentage of students in this category, come from families with incomes of $60,000 or more.

DISPLAY 21 Percent of Full-Time Students in Each Family Income Category by Segment, 1982-83



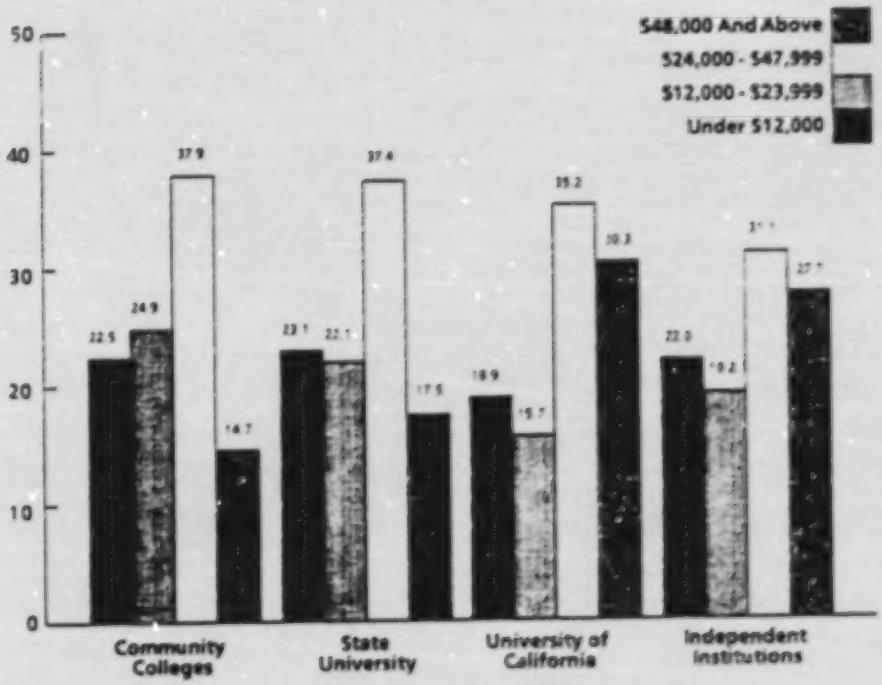
Segment	Under $12,000	$12,000-$23,999	$24,000-$47,999	$48,000 And Up
Community Colleges (311,505)	27.8%	22.7%	35.2%	14.2%
State University (180,935)	25.2	20.2	36.9	17.7
University of California (92,461)	18.9	15.7	36.5	29.0
Independent Institutions (203,277)	20.4	19.0	32.8	27.9

Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

Income of All Students

Focusing on the income of all students in each segment rather than that of only full-time students, Display 22 shows that in the Community Colleges, the inclusion of part-time students reduces to 22.5 percent the proportion of students with incomes of less than $12,000, compared to 27.8 percent for full-time students. Their inclusion also reduces the percentage of low-income undergraduates at the State University as well -- to 23.1 percent from 25.2 percent for full-time students. These shifts in income distribution indicate that part-time students in these two segments generally have higher incomes than full-time students. But in the University of California, the inclusion of part-time students did not change the percentage, and in the

DISPLAY 22 Percent of All Students in Each Family Income Category by Segment, 1982-83



Segment	Under $12,000	$12,000-$23,999	$24,000-$47,999	$48,000 And Up
Community Colleges (1,354,484)	22.5	24.9	37.9	14.7
State University (251,176)	23.1	22.1	37.4	17.5
University of California (100,754)	18.9	15.7	35.2	30.3
Independent Institutions (130,810)	22.0	19.2	31.1	27.7

Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

independent institutions, their inclusion increases the size of the lowest income group to 22.0 percent, from 20.4 percent for full-time students.

Including part-time students in the overall income distributions raises slightly the percentage of Community College students in all three of the the upper-income categories and increases slightly the proportion of State University students in the $24,000 to $47,999 range; but it makes few other marked differences in any segment's overall student-income distribution compared to its full-time student-income distribution. Thus, overall, Display 22 shows that the largest concentrations as well as the largest numbers of low-income students are in the Community Colleges and the State University -- 305,000 and 58,000, respectively. While low-income students also attend the University of California and independent institutions, a general relationship exists across all four segments between the cost of attending any segment and the income distribution of its students.

FAMILY INCOME DISTRIBUTION OF CALIFORNIA FAMILIES AND STUDENTS

The nature of the relationship between the cost of attendance and student enrollment patterns is further clarified when the income distribution for all California families in the 1980 Population Census is compared with the overall income distribution of students and students' families in each of the four segments. The chief value of this comparison is to illustrate which income strata within the general State population typically enroll in each segment and whether the concentration of the various income groups among students is greater or less than the concentration within the general population.

The income categories in Display 23 for the 1980 Census correspond closely to the income categories for the 1982-83 SEARS questionnaire after adjusting for income growth between 1979 and 1982. The display shows that the concentration of low-income students is 51 percent greater among full-time students and 22 percent greater among all students in the Community Colleges than among California families as a whole. Their concentration at the State University is also significantly higher than among all California families, and it is surprisingly high at independent institutions as well.

The proportion of students from families in the $12,000 to $23,999 range, however, approaches that of the general California population only in the Community Colleges and State University, particularly when all students and not just full-time students are included. The proportion of students from families with incomes in the middle range between $24,000 and $47,999 is only slightly lower for both full-time and all students in the three public segments than for Californians as a whole, although the proportion is somewhat below the State average among students at independent institutions. And, as expected, the concentration of students from families with incomes above $48,000 exceeds the proportion of all California families with such incomes in every segment except the Community Colleges. In part, this stems from well-known demographic factors affecting college participation rates, but it also illustrates one of the limitations of such comparisons. Nearly all the students in the over "$48,000" income category are financially dependent

students whose parents are typically over 40 years of age. Age has always been generally associated with income, and the income distribution of dependent students should most appropriately be compared with the income distribution of California families whose head is 40 to 54 years old, not with all California families which include a great many young persons just beginning their careers.

DISPLAY 23 Family Income Distribution of California Families and Students, 1980 Census and 1982-83 Student Expenses and Resources Survey

1980 Census	Under $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 & Above
Family Income	18.4%	27.1%	39.3%	15.1%
1983 SEARS				
Full-time Students	Under $12,000	$12,000-$23,999	$24,000-$47,999	$48,000 & Above
Community Colleges	27.8%	22.7%	35.2%	14.2%
State University	25.2	20.2	36.9	17.7
University	18.9	15.7	36.5	29.0
Independents	20.4	19.0	32.8	27.9
All Undergraduates				
Community College	22.5%	24.9%	37.9%	14.7%
State University	23.1	22.1	37.4	17.5
University	18.9	15.7	35.2	30.3
Independents	22.0	19.2	31.1	27.7

Source: California Postsecondary Education Commission Staff Analysis of Census and SEARS data.

FOUR

THE COSTS OF ATTENDING COLLEGE IN CALIFORNIA

Determining how much college costs requires choosing among several definitions of the cost of college attendance.

- One definition of these costs is simply the tuition and required fees charged students (Carnegie Commission, 1973, pp. 20, 21).

- A second and broader definition is the out-of-pocket cost to the students and their families, including tuition and required fees, room and board, books and supplies, travel, and other living costs that may be partially offset for needy students by financial aid.

- A third and even broader definition includes, in addition to these costs, the wages or income lost by students in order to attend college. (All three of these definitions are discussed at length in the Commission's report, The Price of Admission, 1983, pp. 13-18.)

The first of these definitions is commonly used in State budgetary discussions, where tuition and required fees are often viewed as the major financial barrier to college education and tuition-free "low-cost" public higher education has long been regarded as the way to make higher education democratically accessible.

As important as the amount of tuition and required fees undoubtedly are for many students, the view that these charges are an adequate definition of the costs of attendance is limited because, even in public institutions, tuition and required fees represent only a portion of the cost of education to the student.

A more realistic view is that the costs of attendance include what the second definition above lists as expenses, what college catalogs often call the "estimated costs of attendance," and what the Student Aid Commission refers to as "student budgets." These include the cost to the student and family of tuition and required fees, room and board (either living at home, in a college dormitory, or off campus), books and supplies, transportation, and other living expenses. These costs, and not simply those of student charges, are used in analyzing students' eligibility for financial aid and in determining the amounts of grants, work-study opportunities, and loans to be awarded through federal, State, and institutional financial aid programs. They are also the costs that the 1982-83 SEARS survey was designed to measure systematically; and for these several reasons they are the ones that are used here to assess the costs of attendance.

SYSTEMATIC DIFFERENCES IN THE COSTS OF ATTENDANCE

Systematic variations obviously exist in costs or "student budgets" regardless of the college or university students attend. For instance, students who reside at home and commute to campus generally spend less than those who live away from home, either in dormitories or off campus, just as the costs for those living away from home tend to be higher in certain areas than in others. Indeed, one reason the 1960 Master Plan Survey Team recommended the diversion of many lower-division students from the University and the then State Colleges to the "readily accessible junior colleges" was "to protect family incomes by permitting more students to live at home while attending college" (p. 169).

Similarly, the costs faced by married students or single parents are typically greater than those faced by single students, including as they do higher average costs for housing, food, and child care.

The Student Aid Commission and most financial aid offices distinguish among six different student budget categories based on these systematic differences in students' residence during the school year and their marital status: (1) single at home, (2) single on campus, (3) single off campus, (4) married without children, (5) married with children, and (6) single parent. They then develop "standard" or expected student budgets for each of these categories to use in assessing the ability of students and their families to pay for college and the students' financial aid eligibility. Display 24 shows the relative distribution of students in these six categories for each segment.

Disregarding for the moment differences among California's four segments of higher education in their general student charges, the following paragraphs describe differences in student costs among these six categories of student budgets. They suggest that if tuition and fees are not counted, only modest variations exist among the segments within each of these budget categories -- but that major differences occur in non-instructional costs of students in the several categories.

Costs of Single Undergraduates Living at Home

More than 80 percent of financially dependent full-time students and 60 to 70 percent of dependent part-time students in the Community Colleges lived at home with their parents. Nearly 50 percent of the dependent full-time and over 60 percent of the dependent part-time students in the State University lived at home as well. In the University and independent institutions, however, only 10 to 20 percent of dependent full-time undergraduates remained at home.

Full-Time Students: In 1982, the average costs for books and supplies, transportation, food, and miscellaneous expenses of single full-time dependent students living at home and commuting to campus was $2,270 at the University of California, $2,340 at a Community College, $2,405 at the State University, and $2,409 at an independent institution.

Part-Time Students: Among single students living at home, virtually no difference existed between part-time Community College students taking six to 11 units ($2,371) and that of full-time students ($2,340). This lack of difference in costs was not consistent across the other segments, however. At independent institutions, for example, the few part-time students residing at home had average non-instructional costs of only $1,726 compared to $2,409 for their more numerous full-time counterparts. Yet, in the State University and the University of California, part-time students living at home spent $400 to $700 more respectively than their full-time counterparts, with most of the difference occurring among their "miscellaneous expenses." For both full-time and part-time dependent students living at home, the above figures do not include estimated parental housing costs of about $550 for each segment because these costs would be borne by parents regardless of where the student resides.

DISPLAY 24 Percent of Students in Each Budget Category by Segment and Credit Load Category, 1982-83

	Single At Home	Single On Campus	Single Off Campus	Married No Children	Married With Children	Single Parent
Community Colleges						
Full-Time	59.0	0.5	18.3	5.2	9.4	7.6
6.0 to 11.9 Units	35.4	--	22.5	11.5	19.7	10.6
Under 6.0 Units	17.6	--	25.2	18.0	29.7	9.4
Noncredit	17.1	--	27.8	21.6	24.9	8.6
Total	31.8	--	23.2	13.8	21.8	9.2
State University						
Full-Time	34.4	11.3	38.8	6.5	4.7	4.2
Part-Time	26.2	1.6	30.4	14.7	18.9	8.2
Total	32.7	8.6	36.3	8.6	8.5	5.3
University of California						
Full-Time	14.6	37.5	42.0	2.6	1.5	1.7
Part-Time	30.9	20.2	32.7	4.2	6.1	5.9
Total	16.0	36.1	41.3	2.7	1.9	2.1
Independent Institutions						
Full-Time	12.9	63.8	16.8	2.6	2.0	1.9
Part-Time	3.8	15.6	35.5	5.1	31.8	8.3
Total	10.9	53.6	20.8	3.1	8.3	3.3

Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

Costs of Single Undergraduates Living on Campus

Students in this budget category attend institutions in all four segments, but the number of Community Colleges with dormitories is small. In addition, almost no part-time independent students in any four-year institutions lived on campus. Consequently, the average costs of these groups of students are not included in the following comparisons. At the State University, 11.3 percent of all full-time undergraduates but less than 2 percent of all part-time undergraduates lived on campus. At the University of California, nearly 38 percent of full-time and 20 percent of part-time undergraduates lived on campus. This pattern was even more characteristic of independent institutions, with 64 percent of full-time but only 15 percent of part-time undergraduates living on campus.

Full-Time Students: The average non-instructional costs of dependent students in this category varied from $4,493 at the State University to $4,585 at the University and $4,910 at independent institutions, with only slight variations in these figures for financially independent students. The cost difference between the State University and University stemmed almost entirely from differences in dormitory fees of the respective segments. On the other hand, the difference between University and independent institution costs stemmed from higher food and transportation costs at independent institutions and higher average expenditures by their students for miscellaneous expenses.

Part-Time Students: Financially dependent undergraduates attending part time and living on campus typically spent several hundred dollars more than their full-time undergraduate counterparts and as much as $2,000 more than part-time undergraduates living at home, primarily because of housing costs.

Costs of Single Undergraduates Living Off Campus

In the Community Colleges, about 12 percent of financially dependent full-time students and 36 percent of self-supporting full-time students lived off campus but away from their parents' homes, as did 24 percent of all part-time students. In the State University, nearly 39 percent of full-time and 30 percent of part-time undergraduates lived off campus. The comparable figures were 42 and 33 percent, respectively, among University undergraduates, but at independent institutions only 17 percent of full-time students and 36 percent of part-time students did so.

Full-Time Students: Among financially dependent full-time undergraduates living off campus and away from home, average non-instructional expenditures were $4,703 in the State University, $4,783 in the University of California, $5,094 in the Community Colleges, and $5,612 at independent institutions. The greater costs of Community College students compared to those in the two public universities stemmed almost entirely from higher "miscellaneous" expenses. The higher expenditures of students at independent institutions in comparison with the public universities stemmed about half from higher food and housing expenses and half from greater miscellaneous expenses.

In all four segments, average expenses for financially independent full-time undergraduates living off campus were virtually the same, ranging from $5,072 to $5,278. At the State University and University, their average was approximately $370 more than for dependent students, with most of the difference attributable to higher food and housing costs. At independent institutions, their average was $360 less than their dependent undergraduate counterparts, due primarily to lower expenditures for miscellaneous expenses.

Overall, full-time students in all four segments who lived off campus but away from home generally spent $200 to $800 more than their counterparts who lived on campus. Since most Community Colleges do not provide on-campus housing, the housing choice for most dependent students in the Community Colleges was between living at home or living off campus. The difference between these two choices was more than $2,700, with the off-campus students spending more than double what students commuting from home spent.

Part-Time Students: Among dependent students living off campus, average expenditures in the three public segments of part-time students were $300 to $900 greater than those of full-time students, but at independent institutions, they were some $350 less than for their full-time counterparts.

Financially independent part-time students living off campus spent considerably more than any other group of single students living off-campus -- from as little as $250 more at the University up to $1,200 and $1,600 more at the State University and the Community Colleges, respectively.

Costs of Married Undergraduates Without Children

Some married students without children continue to receive financial support from their families and are thus considered financially dependent, but the majority of married students in all segments are financially independent.

Full-Time Students: Average expenses in the public segments for independent students of this budget category ranged from $7,605 at the University of California up to $7,907 at the Community Colleges, and stood at $9,789 in independent institutions. Two-thirds of the greater expenses of students at independent institutions stemmed from expenditures for food and housing, while the other third came from miscellaneous expenses.

Part-Time Students: The average expenditures for part-time students in this category tend to be somewhat higher than for their full-time counterparts in the same segments. Two apparent exceptions at the University of California and independent institutions involve too few cases for reliable generalization.

Costs of Married Undergraduates with Children

Average student expenses of married students with children were at least $1,000 to $2,000 more than of married students without children in the same segment. Across the segments, these non-instructional expenses generally

ranged from a total of $9,000 to $11,000 per year, not counting child-care costs often incurred by students with young children.

Costs of Single-Parent Undergraduates

Financially dependent single-parent undergraduates were almost as common as financially independent ones in all segments except the State University, where they were outnumbered by independent single parents nearly two to one. The serious financial circumstances of many of them is illustrated by the fact that their expenditures in all segments were considerably lower on average than those of married students and similar to those of single students living off campus -- ranging from $4,500 to $6,600.

SEGMENTAL DIFFERENCES IN TOTAL COSTS OF ATTENDANCE

Differences in non-instructional costs such as housing, food, books, and transportation are one basic factor that influences the average cost of college attendance, but a second is the often substantial differences in general student charges, such as tuition or required educational fees. Often these two factors reinforce one another and thereby widen the differences in average costs among segments. Less often, their mixture reduces this difference.

In the last four years, rapid fee increases at the State University and University as well as tuition increases at independent colleges have widened the gap in general student charges among them and between them and the Community Colleges. For example, although user fees in the Community Colleges have risen from virtually nothing in 1979-80 to approximately $40 in 1982-83, total required fees for California residents at the State University have increased from $204 in 1979-80 to an average of $505 in 1982-83 and to $702 in 1983-84. At the University of California, they rose from $731 in 1979-80 to $1,294 in 1982-83 and to $1,385 in 1983-84. And at California's independent institutions, they increased from an average of $4,124 in 1979-80 to $5,992 in 1982-83, and they rose again in the current year. When average non-instructional expenses are combined with these charges, the differences in cost among the segments generally widen still further.

Total Costs for Dependent Students

The overall average cost of attending a Community College in California is substantially lower for dependent students than that of attending any other segment -- $2,900 in 1982, compared to $4,405 in the State University, $5,385 in the University, and $10,280 in independent institutions. The reason is not only that Community College required fees are considerably lower than even those in the State University and other four-year institutions, but also that a much higher proportion of Community College students live at home while attending college rather than residing on campus or off campus and away from home.

For the same reason, the $4,405 average cost for dependent students at the State University is lower than at the University of California and at independent institutions, again both because its required fees are about half of those at the University and no more than 10 to 15 percent of what independent college students are charged and because a larger proportion of its dependent students live at home and commute to classes than at the University or independent institutions, where on-campus or off-campus living is the predominant pattern.

Since most University and independent college dependent students reside in campus dormitories or off campus and away from home, the non-instructional cost differences between their students are quite modest. Consequently, the major cost gap between them -- nearly $4,900 -- arises principally from substantial differences in their required fees.

Exceptions exist, of course, to these general patterns. For instance, in 1982 it generally cost financially dependent Community College students who lived off campus and away from home more to attend college than it cost comparable State University undergraduates living at home, despite their paying an average of $455 to $505 less in fees than the State University students. Conversely, for the few dependent students at the University who live at home with their parents, the overall cost of attending the University was less than for comparable State University students living off campus, despite their paying $789 more in required fees.

Nevertheless, the general pattern among dependent undergraduates, and particularly among those attending full time, is for segmental differences in their characteristic residence patterns to reinforce segmental differences in required fees, thereby widening the overall differences in costs among the segments.

Total Costs of Independent Students

The average total cost of attendance for financially independent undergraduates with incomes under $12,000 in 1982 was $4,276 in the Community Colleges, $5,333 in the State University, $6,600 in the University, and $10,270 at independent institutions. Similar costs for those independent students with incomes of $24,000 or more were consistently more: approximately $9,300 to $10,300 in the Community Colleges, $9,800 to $11,000 in the State University, $12,000 to $12,600 in the University, and to $13,700 to $14,000 at independent institutions.

Differences in marital status as well as residence patterns tend to account for these cost differences. For example, independent students with incomes of under $12,000 tend to be single students who typically live on campus in dormitories or off campus in rented apartments or other quarters. The non-instructional component of student budgets for these students is normally higher than among dependent commuter students and often most like that of single dependent students living in similar off-campus housing patterns. Among this group of independent students, however, non-instructional costs

differences vary within a much narrower range because of the similarities in living patterns. As a result, the major differences in the cost of attending college for them stem from differences in tuition or required fees among the various institutions and segments.

Although some independent students with incomes above $12,000 are single and a few with incomes above $24,000 are too, most of these students tend to be older than dependent undergraduates or than independent undergraduates with lower incomes. They are also more likely to attend college part time, and a larger proportion of them are likely to be married or single parents. While the financial circumstances of such independent students vary widely within and among the segments, the largest differences in their student budgets are likely to stem from family circumstances and from segmental differences in tuition and required fees. As noted earlier, even the non-instructional portion of married or single-parent budgets is much higher on average than among single students.

FIVE

SOURCES OF FINANCIAL SUPPORT

The primary responsibility for meeting the costs of attending college continues to rest with students themselves and their families, but the growth of student financial aid programs at institutional, State, and federal levels over the past two decades has helped to reduce the financial obstacles to college attendance for students who cannot afford the expenses themselves or whose parents cannot afford them. As a consequence, four current sources of support for college attendance can be identified as (1) parents, (2) students, (3) grant assistance, and (4) loan aid. The four major sections of this chapter discuss the role of each of these sources of support in turn.

PARENTAL SUPPORT

For nearly 30 years, the College Scholarship Service (CSS) has provided assistance to postsecondary institutions, state scholarship programs, and other agencies through its need analysis services. Together with the American College Testing (ACT) Program, it provides national standards for the determination of students' financial need. As it explains in its manual for financial aid offices and agencies (1983, p. 9):

> The underlying assumption of the CSS need analysis system is that parents have an obligation to finance the education of their children to the extent that they are able. . . . Another major assumption of the CSS need analysis system is that the size of the family and any extraordinary expenses that the family may have must be considered in order to measure the true ability of the family to contribute to educational costs. So, too, must such factors as the age of the parents, the value of parents' assets, and the number of working parents be weighed -- factors that will alter a family's financial strength.

For financially dependent students, then, the size of expected parental contributions is a major determinant in assessing students' ability to pay the costs of attendance, and hence in assessing their financial need.

Parental Support of Full-Time Students

As Display 25 on page 52 shows, the percentage of full-time students who reported any direct financial contribution from their parents toward their education varied widely from segment to segment.

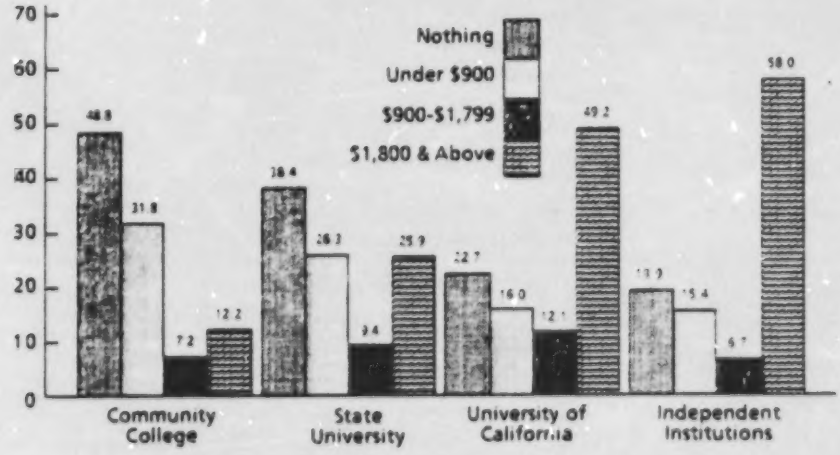
Parents of Community College Students: Over 70 percent of full-time Community College students are considered financially dependent, but only 51 percent received direct parental contributions. At least two factors probably

contributed to this marked difference: First, a significant percentage of these students came from families with incomes under $24,000, and for some of these families no financial support may have been possible. Second, because the SEARS questionnaire asked students living at home not to count housing and food costs in reporting their parental contributions, these contributions were not included in the SEARS statistics.

Thus, not counting board and room at home, 32 percent of full-time Community College students received under $900 in parental contributions; 7 percent received between $900 and $1,799; and the remaining 12 percent received $1,800 or more. Among financially dependent students, the average parental contribution was $1,044. For self-supporting students, it was $230.

Parents of State University Undergraduates: Among full-time State University students, 38.4 percent received no parental contribution to help with their education. Even assuming that this group included all of the State University's self-supporting full-time students, this still means that at least one out of every eight of its financially dependent students received no direct financial aid from their parents. At the same time, one in every four received up to $900 from their parents, one in ten received between $900 and $1,799, and another one in four received $1,800 or more. For

DISPLAY 25 Percent of Full-Time Students in Each Parental Contribution Category by Segment, 1982-83



Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

dependent students, the average parental contribution was $1,854; for independent students, it was $174.

Parents of University of California Undergraduates: At the University of California, 22.7 percent of all full-time undergraduates received no parental contribution, but this was true of only 9.0 percent of financially dependent students -- 8.7 percent of whom came from families earning under $12,000. In other words, it appears that almost all of the University's full-time undergraduates who depend on their parents for financial support received some parental assistance, if their families were able to contribute anything. Indeed, 16.0 percent received up to $900 from their parents; 12.1 percent received from $900 to $1,799; and 49.2 percent received $1,800 or more. Among dependent students, the average parental contribution was $2,954; for self-supporting students, it was $229.

Parents of Independent College and University Undergraduates: All but 20 percent of full-time undergraduates at independent institutions received some financial assistance from their parents, and only 6 percent of those who did not were financially dependent. As in the University of California, the high costs of attending these institutions along with their large proportion of students from middle- and high-income families are evident from the parental contributions: Only 15.4 percent received less than $900, and only 6.7 percent received between $900 and $1,799, but 58.0 percent received $1,800 or more. In fact, the average parental contribution to dependent students was $4,627, compared to $299 for self-supporting students.

Parental Support of Part-Time Students

Parents of Community College Students: As shown in Display 26, 72.9 percent of students taking six to 11 units per term in the Community Colleges received no financial help from their parents, although only half were considered self supporting. To be sure, 16.5 percent of the dependent students came from families earning less than $12,000, and many of these families could not be expected to contribute much toward their children's education. Among the 27.0 percent who did receive some parental aid, two-thirds received less than $900 and only 4.4 percent received $1,800 or more. The average contribution for dependent students was $564 and for self-supporting students, less than $100.

Among part-time Community College students taking fewer than six units, the average parental contribution was $299; 88.7 percent received no direct financial support from their parents, and nearly all who did received under $900.

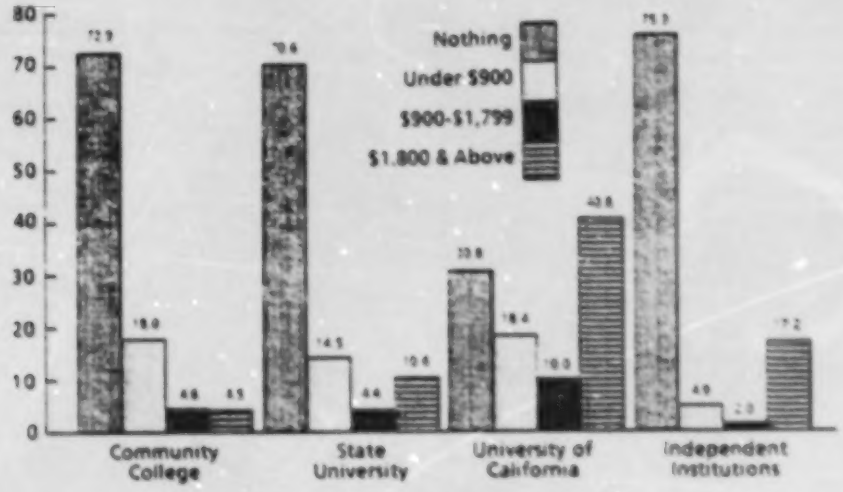
Parents of State University Undergraduates: In the State University, 48.0 percent of part-time undergraduates were financially dependent yet 72.6 percent received no parental aid. Fourteen and one-half percent received less than $900; 4.4 percent received between $900 and $1,799; and only 10.6 percent received $1,800 or more. In each instance, these percentages are less than half of those for comparable full-time undergraduates, and differences in the percentage of dependent students and in family income account for only part of the disparity. More appears to stem from these part-time students' own employment and income. Nonetheless, the average parental

contribution for part-time dependent students was $1,119, compared to $1,854 for their full-time counterparts. For part-time self-supporting students, it was less than $100.

Parents of University of California Undergraduates: As with full-time undergraduates at the University, most part-time undergraduates received some financial assistance from their parents, and only 6.4 percent among the 30.8 percent who received no parental contributions were financially dependent. Moreover, the level of parental support for part time students was also similar to that among full-time undergraduates, with 40.8 percent receiving more than $1,800, compared to 49.2 percent of the full-time students. Indeed, the average parental contribution for dependent part-time undergraduates was $2,650, compared to $2,954 for their full time counterparts. For self-supporting part-time students, it was $218.

Parents of Independent College and University Undergraduates: Nearly 76 percent of part-time students at independent institutions received no parental aid, but 67 percent were self supporting. Thus, approximately 90 percent of dependent students actually received some aid from their parents, and a majority of the rest came from families with very low incomes. The vast majority who reported parental contributions received $1,800 or more. The average parental contribution for financially dependent part-time students was $3,930, or about $900 less than for their full-time counterparts. Among self-supporting part-time students, the average parental contribution was $299.

DISPLAY 26 Percent of Part-Time Students in Each Parental Contribution Category by Segment, 1982-83



Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

STUDENT SELF HELP

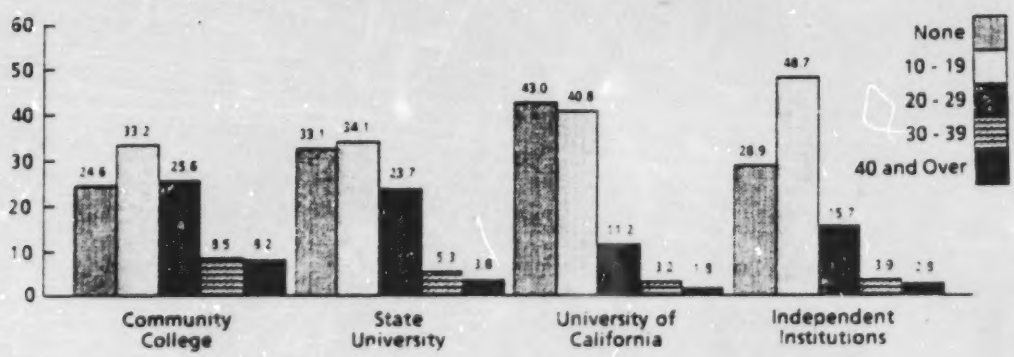
The College Scholarship Service, the California Student Aid Commission, and nearly all financial aid officers expect students as well as their parents to contribute toward meeting the costs of their education. Often referred to as "student self help," this contribution can take a variety of forms, including savings from summer employment, earnings from academic-year employment, or obligations to repay loans. Student contributions from savings and earnings are immediate or direct forms of self help, while loans can be considered an indirect form by their deferred repayment obligation. Direct self help is examined in the following paragraphs of this section, while loans are discussed at the end of this chapter.

Students' patterns of employment, their earnings, and their financial contributions to their education all vary considerably with their dependency status and credit load. Among financially dependent students, summer work and term-time employment usually serve to supplement parental contributions, but among independent students who normally receive little parental aid, their employment and that of their spouse is usually the chief means of paying both their educational and living expenses. In addition, for both dependent and independent students, the demands of a full-time academic schedule limit the number of hours they can be expected to devote to employment during academic terms.

Employment of Full-Time Students

Community College Students: As shown in Display 27, over three-fourths of full-time Community College students worked during the 1982-83 academic year at either on- or off-campus jobs. One-third worked for fewer than 20 hours per week, one-fourth worked from 20 to 29 hours each week, and one-twelfth worked full time.

DISPLAY 27 Percent of Full-Time Students in Each Hours Worked Per Week Category by Segment, 1982-83



Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

State University Undergraduates: Two-thirds of full-time State University undergraduates held jobs during the school year. As at the Community Colleges, one-third worked fewer than 20 hours each week, and just under one-fourth worked 20 to 29 hours, but less than 4 percent worked full time.

University of California Undergraduates: Among full-time undergraduates at the University, somewhat fewer worked during the academic year than in the Community Colleges or the State University: 57 percent, compared to 75 and 67 percent, respectively. Over 40 percent worked fewer than 20 hours per week; 11 percent worked 20 to 29 hours; and less than 2 percent were employed full time.

Independent College and University Undergraduates: Full-time students at independent institutions engaged in a somewhat different pattern of term-time employment than their public college and university counterparts: Over 70 percent were employed during the school year, with nearly half working fewer than 20 hours each week. While the percentage working more than 30 hours per week was low, this high percentage working under 20 hours per week was probably related to the high proportion of students receiving financial aid (including work study) and the self-help expectations that independent institutions place on these students.

Full-Time Student and Spouse Income

Community College Students: As Display 28 shows, 47 percent of the full-time dependent students in the Community Colleges earned less than $3,000 per year; an additional 26 percent earned between $3,000 and $5,999; 19 percent earned from $6,000 to $11,999, and 8 percent earned over $12,000.

Among independent or self-supporting students, the income pattern is quite different: Even counting any spouse income, less than 17 percent earned under $3,000; 15 percent, from $3,000 to $5,999; 25 percent, between $6,000 and $11,999; 20 percent, between $12,000 and $23,999; and almost 22 percent, $24,000 or more.

State University Undergraduates: The income distribution of full-time dependent undergraduates at the State University is similar to that of their Community College counterparts in that the earnings of the vast majority were at the lower end of the income spectrum. Nearly half of them had incomes of under $3,000; over 72 percent, less than $6,000; and almost 92 percent, less than $12,000. Among self-supporting students in the State University, 20 percent earned less than $3,000; another 20 percent, between $3,000 and $5,999; 23 percent, between $6,000 and $11,999; 19 percent, between $12,000 and $23,999; and 17 percent, $24,000 or more.

University of California Undergraduates: The income distribution of full-time University undergraduates was quite unlike that of Community College or State University students -- and generally lower. Among financially dependent students, 61 percent earned under $3,000; 25 percent, between $3,000

and $5,999; and nearly 12 percent, from $6,000 to $11,999; and only 3 percent, $12,000 or more. Perhaps because self-supporting University undergraduates tend to be younger and more often single than their Community College and State University counterparts, they also were more likely to have lower incomes. Nearly one-third earned under $3,000; 60 percent, less than $6,000; and nearly 82 percent, under $12,000. Only 11 percent received between $12,000 and $23,999; and only 7 percent, more than $24,000.

Independent Colleges and University Undergraduates: The income distribution of full-time dependent undergraduates at independent institutions closely paralleled that of those at the University of California, with nearly 61 percent having incomes of less than $3,000 per year, and almost 97 percent earning less than $12,000 per year. Self-supporting students fared somewhat better, however: Only 26 percent earned under $3,000; 49 percent, less than $6,000; and 71 percent, less than $12,000. Thirteen percent had incomes of between $12,000 and $23,999, while 17 percent earned $24,000 or more.

DISPLAY 28 Percent of Full-Time Student in Each Student and/or Spouse Income Category by Segment and Federal Dependency Status, 1982-83

	Under $3,000	$ 3,000-$11,999	$12,000-$23,999	$24,000 And Above
Community Colleges				
Dependent	46.9%	45.0%	6.3%	1.8%
Independent	16.8	40.7	20.5	21.8
Total	38.2	43.7	10.4	7.5
State University				
Dependent	49.3	42.5	6.5	1.7
Independent	20.3	43.2	19.2	17.2
Total	41.9	42.7	9.7	5.7
University of California				
Dependent	61.0	36.0	2.3	0.7
Independent	32.6	49.0	11.4	7.1
Total	57.1	37.8	3.6	1.7
Independent Institutions				
Dependent	60.7	35.9	2.8	0.6
Independent	25.5	45.3	12.6	16.6
Total	56.1	37.2	4.0	2.8

Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

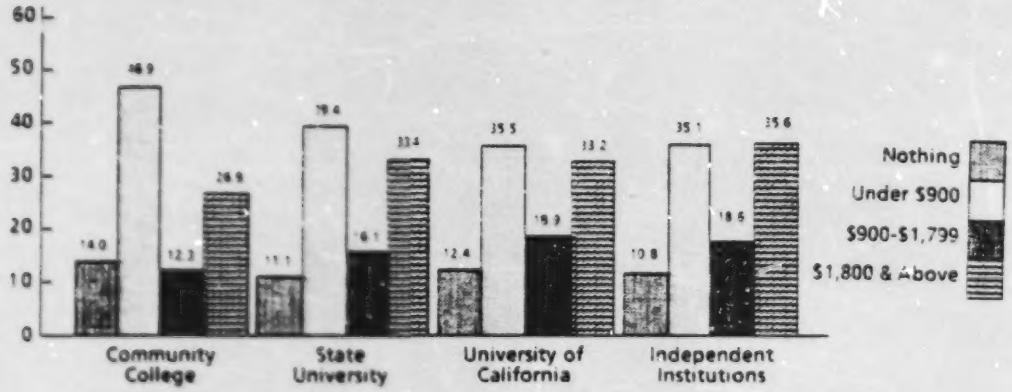
Full-Time Student Contributions

As noted earlier, most students are expected to contribute from their own earnings and savings toward meeting the costs of college -- by financial aid officers in the case of aid recipients, by most parents in the case of their dependent children, and by institutions and State policy makers in the case of financially independent students.

Community College Students: As Display 29 shows, the financial contributions toward their education of full-time Community College students ranged in 1982 from zero to over $1,800. Only 14 percent contributed nothing; 47 percent, less than $900; and 27 percent, $1,800 or more. The average contribution of financially dependent students was $1,192, or approximately 25 percent of their average income. That of independent students was $2,637, or 18 percent of their income. Major reasons for the lower percentage contribution among independent students than among dependent students included their greater average earnings and the fact that actual assessments of their contribution rate are made against discretionary or net income after subtracting taxes and family maintenance allowances, rather than against total income, whereas for dependent students these allowances are made in determining their parents' expected contributions.

State University Undergraduates: In the State University, 11 percent of the full-time undergraduates made no financial contribution toward their educa-

DISPLAY 29 Percent of Full-Time Students in Each Student Contribution Category by Segment, 1982-83



Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

tion, while not quite 40 percent contributed less than $900, and more than 33 percent contributed $1,800 or more. The average contribution of financially dependent students was $1,582, or 34 percent of their average income; among independent students it was $2,885, or 23 percent. The average contribution of dependent students was $390 higher than that of their Community College counterparts, although their average income was $129 less -- $4,584 compared to $4,713. Among self-supporting students, their contribution was $248 higher, while their income was $12,409 compared to $14,363.

University of California Undergraduates: In the University, 12 percent of the full-time undergraduates made no contribution to paying for their education, but 36 percent contributed up to $900; 19 percent, between $1,200 and $1,799; and another 33 percent, $1,800 or more. The average contribution of dependent students was $1,649, or nearly 53 percent of their average earnings, while that of independent students was $2,908, or more than 37 percent. In short, average contributions of University undergraduates to financing their attendance were higher than those of students in the other two public segments at the same time that their average income was considerably lower. The result is that their contribution represents a substantially greater percentage of their earnings than those of Community College and State University students.

Independent College and University Undergraduates: At independent institutions, levels of contribution among full-time students are much the same as at the University of California, with little difference between them in the percentage of students contributing at various levels. The average contribution of their dependent students was $1,732, or 54 percent of their income; while that of independent students was $3,695, or 32 percent.

Employment of Part-Time Students

Community College Students: Term-time employment is quite common among part-time students in the Community Colleges, as Display 30 shows, and, as might be expected, more common than among full-time students. Among part-time students enrolled for six to 11 units as well as among those taking fewer than six units, 84 percent worked during the school year, compared to only 75 percent of the full-time students. Less than 18 percent of the six- to 11-unit students and 12 percent of the extreme part-time students worked under 20 hours per week, compared to one-third of all full-time students. At the opposite extreme, almost 40 percent of the six- to 11-unit students and 53 percent of the extreme part-time group worked full time, in contrast to only 8 percent of the full-time students.

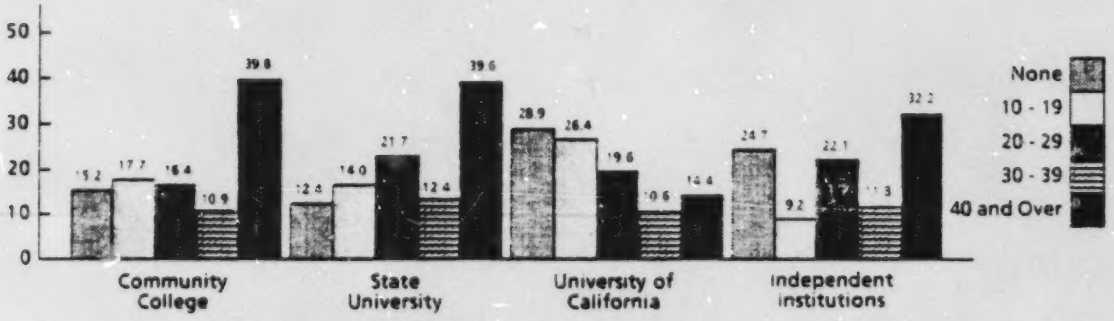
State University Undergraduates: The same pattern of employment characterized part-time students in the State University. Eighty-eight percent of its part-time students held term-time jobs, nearly three-fourths of them worked 20 hours or more per week; and 40 percent were employed full time.

University of California Undergraduates: The employment pattern of part time University undergraduates differed from that of the other two public

segments, in that only 71 percent of these students were employed during the academic year. Twenty-six percent worked less than 20 hours per week; 31 percent worked between 20 and 39 hours; and only 14 percent worked full time -- a percentage considerably lower than comparable ones in the Community Colleges, State University, or independent institutions.

Independent College and University Undergraduates: About three-fourths of all part-time students at independent institutions were employed during the school year. Approximately one in ten worked fewer than 20 hours per week, but nearly two-thirds worked more hours than this, and one-third were employed full time.

DISPLAY 30 Percent of Part-Time Students in Each Hours Worked per Week Category by Segment, 1982-83



Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

Part-Time Student and Spouse Income

Community College Students: The income of part-time Community College students varied between those taking six units or more or fewer than six. As shown in Display 31, nearly 31 percent of financially dependent students in the former group had incomes of less than $3,000, while only 22 percent of extreme part-time students did so. Seventy percent of the first group earned less than $12,000, while only 52 percent of the latter group did so. Fifteen percent of the first group earned from $12,000 to $23,999, and 11 percent earned $24,000 or more, compared to 25 percent and 22 percent, respectively, in the latter extreme part-time group.

Among independent students, the incomes were generally higher than among dependent students, particularly among those enrolled for fewer than six units. Among those taking from six to 11 units, 24 percent earned under $12,000 per year; 30 percent, between $12,000 and $23,999; and the remaining 46 percent, $24,000 or more. But among extreme part-time students, only 16 percent earned less than $12,000; 26 percent, between $12,000 and $23,999; and the remaining 58 percent, $24,000 or more, with 70 percent of these earning $32,000 or above.

State University Undergraduates: In the State University, 20 percent of financially dependent part-time undergraduates earned less than $3,000; 46 percent, between $3,000 and $11,999; 24 percent, between $12,000 and $23,999; and 10 percent, $24,000 or more. Among independent students, however, the percentages at low income levels were considerably smaller: Only 3 percent made under $3,000; 19 percent, between $3,000 and $11,999; 31 percent, between $12,000 and $23,999; and 47 percent, $24,000 or more.

DISPLAY 31 Percent of Part-Time Students in Each Student and/or Spouse Income Category by Segment and Federal Dependency Status, 1982-83

	Under $3,000	$ 3,000-$11,999	$12,000-$23,999	$24,000 And Above
Community Colleges				
Dependent	30.7%	43.4%	15.3%	10.6%
Independent	4.8	18.8	30.3	46.1
Total	17.9	31.2	22.7	28.1
State University				
Dependent	23.5	44.6	22.9	9.1
Independent	2.7	19.5	30.4	47.3
Total	12.7	31.5	26.9	29.0
University of California				
Dependent	51.4	33.3	12.9	2.4
Independent	3.6	35.1	31.5	29.8
Total	39.9	33.7	17.4	9.1
Independent Institutions				
Dependent	44.0	39.5	13.5	3.1
Independent	0.6	38.1	19.1	42.1
Total	14.8	38.5	17.3	29.3

Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

University of California Undergraduates: Over half of the University's financially dependent part-time students were paid under $3,000 per year; one-fourth, between $3,000 and $5,999; one-tenth, between $6,000 and $11,999; one-eighth, between $12,000 and $23,999; and only 2 percent, $24,000 or more. Among self-supporting students, only 4 percent earned under $3,000; 35 percent, between $3,000 and $11,999; 32 percent, between $12,000 and $23,999; and almost 30 percent, $24,000 or more.

Independent College and University Undergraduates: The income pattern of part-time undergraduates at independent institutions resembled that at the University of California for dependent students but not for the financially independent. Among dependent students, 44 percent earned less than $3,000; and 39 percent, between $3,000 and $11,999. Fourteen percent received between $12,000 and $23,999; while only 3 percent got $24,000 or more. Among independent students, their income distribution reflected their older average age: Less than 1 percent earned under $3,000, and only 38 percent, between $3,000 and $11,999. Nineteen percent received between $12,000 and $23,999; and 42 percent had total incomes of $24,000 or more, with nearly 75 percent of this latter group earning $32,000 or above.

Part-Time Student Contributions

The standard assumption of financial aid need analyses is that part-time students are able to work more hours during the school year than full-time students, receive more income, and thus pay more of the cost of their education. Evidence in the SEARS data confirms the soundness of this assumption: Part-time students in all segments are more commonly employed than their full-time counterparts, and their income is typically higher. However, data on students' contributions to paying for their education suggest that part-time students are not always called on to make larger contributions in either absolute or relative terms than are full-time students.

Community College Students: As shown in Display 32, more than 80 percent of all part-time Community College students contributed toward meeting the cost of their education, although well over half indicated that their contribution was under $900. Indeed, the average contribution of financially dependent students taking from six to 11 units was $1,048 -- nearly the same as that of their full-time student counterparts; but this amount represented only 9 percent of their average income, compared to 25 percent for full-time students. Among dependent students enrolled for fewer than six units, the average contribution was $842 -- representing 6 percent of their average income.

Self-supporting students taking six to 11 units contributed an average of $1,829, or 8 percent of their income, while those enrolled for fewer than six units contributed $1,179, or only 4 percent.

State University Undergraduates: In the State University, 93 percent of all part-time undergraduates made some contribution to paying for their atten-

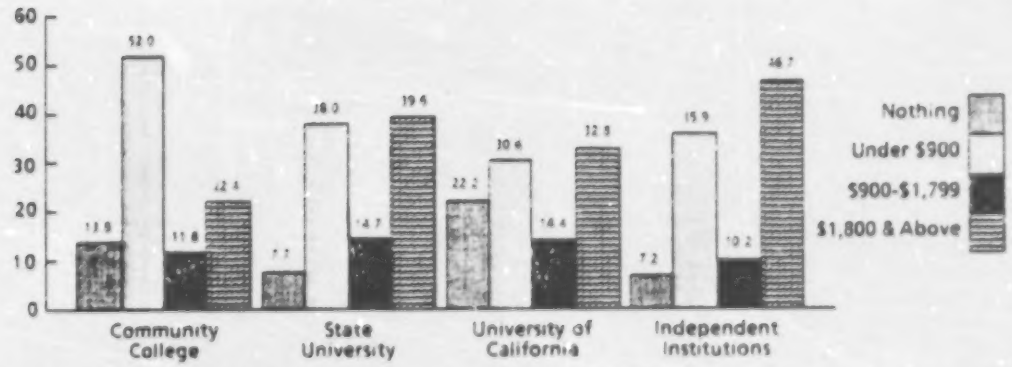
dance: 38 percent contributed less than $900 per year; 15 percent, from $900 to $1,799; and 40 percent, $1,800 or more. The average contribution for financially dependent students was $1,939, or 18 percent of their income. This contribution was $350 higher than the average of comparable full-time students, but as a proportion of income, it was only about half as large.

Self-supporting students contributed an average of $3,128, or 12.9 percent of their income -- again an amount numerically larger but proportionally far smaller than for comparable full-time students.

University of California Undergraduates: The average contribution of financially dependent part-time undergraduates at the University of California was $1,435, which was lower than the average for comparable full-time students, both numerically and as a percentage of average income -- 30 percent compared to 53 percent. Among self-supporting part-time undergraduates, the average contribution was $2,959, or 16 percent of average income.

Independent College and University Undergraduates: Financially dependent part-time students at independent institutions contributed an average of $2,556 toward the cost of their education, or 58 percent of their average income -- a higher rate than among their full-time colleagues. Self-supporting students contributed an average of $2,288 or 10.0 percent of their income -- a lower rate than self-supporting full-time students.

DISPLAY 32 Percent of Part-Time Students in Each Student Contribution Category by Segment, 1982-83



Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

GRANT ASSISTANCE

So far, this report has examined the full costs of attending college and the role of parental and student contributions in helping to meet all or part of these costs. Financial aid in the form of grants, loans, or work study assistance helped to reduce or eliminate any gap between students' available resources and the full cost of attendance.

Of the three major forms of financial assistance just mentioned, grant aid seems to be the most effective in lowering educational costs and thereby facilitates attendance among those students who would otherwise be unable to enroll particularly in high cost institutions -- those from low-income families (see for example, the research on differential price responsiveness of Carlson, 1974 and Jackson, 1978).

The major sources of grant aid available to California undergraduates include Pell Grants from the federal government, Cal Grants from the California Student Aid Commission, and a variety of State-funded and institutional grant programs in individual segments and institutions. Although the next report in this series will analyze the impact of grant aid in detail, the following paragraphs explain differences among these sources of grant support and describe the extent of assistance they offer to students of different types in each of the four segments.

Overall, in 1982-83, the federal Pell Grant program provided $47.1 million in grant funds for Community College students, $34.4 million for State University undergraduates, $19.8 million for University undergraduates, and $23.5 million for undergraduates at independent institutions. These grants were provided to all undergraduates who applied for them and who met the federal government's eligibility criteria for participation in the program.

Cal Grant A awards were available for a limited number of high ability yet financially needy California undergraduates. They provided $2.7 million to help State University undergraduates defray part of their required fees, $11.5 million to University of California undergraduates for the same purpose, and $45.3 million in grants up to $3,400 each to help needy undergraduates at independent institutions cover a portion of their educational costs.

Cal Grant B awards were targeted toward low-income disadvantaged students in all segments to help them meet up to $1,100 in non-instructional costs and, after the first year, up to $3,200 in tuition or required fees. Community College students received $8.3 million of these funds; State University undergraduates, $7.5 million; and University of California and independent institution undergraduates, $5.5 million each.

Among other State, federal, and institution-funded grant programs, Community College students received $8.3 million in State Educational Opportunity Grant (EOP/S) funds, $9.8 million in federal Supplemental Educational Opportunity Grant (SEOG) funds, and $1.9 million in other grants. State University undergraduates received $7.1 million in State EOP/S grant funds, $7.2 million in federal SEOG funds, $9.6 million from institutional and other grant sources, and $1.4 million in fee waivers. University of California

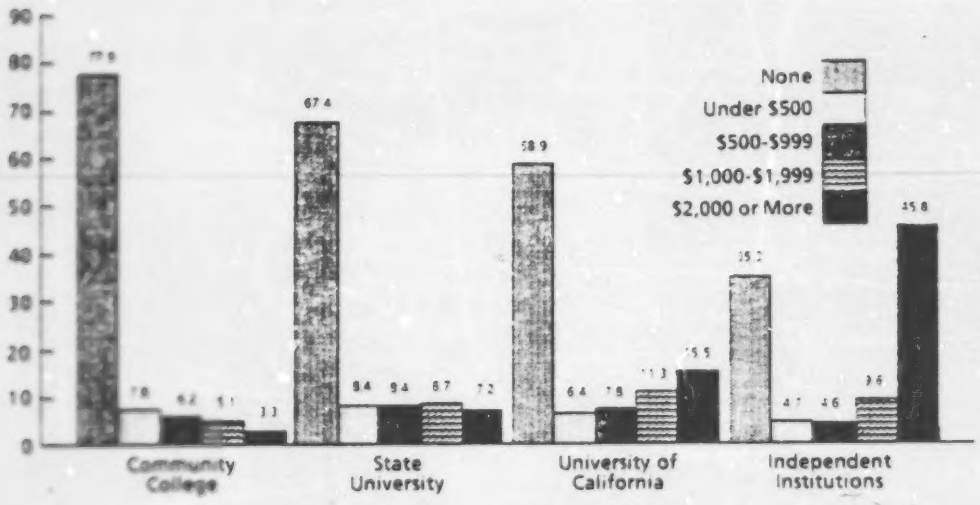
students (including some graduate students) received $5.4 million in SEOG funds, $31.6 million in institutional and other grant funds -- $27.3 million of which was provided by other students through their payment of student fees, and $6.0 million in fee waivers. Students at independent institutions (again, including some graduate students) received $6.9 million in SEOG grant funds and $82.5 million in institutional grant funds.

Grant Assistance for Full-Time Students

In 1982-83, both the total amount of grants received by undergraduates and the percentage of undergraduates receiving grants varied widely by segment, student dependency status, and credit load, as the following paragraphs and Display 33 illustrate.

Community College Students: In the Community Colleges, over 112,000 students -- 68,000 of them full time and 44,000 part time -- received some sort of grant assistance. Despite these large numbers, they accounted for only 22 percent of the full-time students and less than 5 percent of the part-time students in these colleges. Moreover, among all full-time students, 8 percent received less than $500 in grant aid, and only 9 percent received $1,000 or more.

DISPLAY 33 Percent of Full-Time Students in Each Grant Amount Category by Segment, 1982-83



Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

Full-time students in various financial circumstances received grant aid in predictably yet importantly different proportions. Among financially dependent students from families earning under $12,000, 52 percent received such aid, with their average grant amounting to $1,420. Similarly, among self-supporting students earning under $12,000, 55 percent received grants, with the average totaling $1,275. On the other hand, only 12 percent of dependent students from families with incomes of $24,000 to $37,999 received grants, as did only 4 percent of independent students with incomes of $24,000 or more.

State University Undergraduates: In the State University, nearly one-third of all full-time undergraduates received grant aid. Eight percent received under $500, but 16 percent received $1,000 or more. Seventy-three percent of dependent students from families earning under $12,000 obtained grants which averaged $1,729. Two-thirds of independent students who earned below $12,000 got grants averaging $1,601. In contrast, only 25 percent of dependent students from families with incomes of $24,000 to $37,999 were awarded grants, as were only 8 percent of self-supporting students who earned $24,000 or more.

University of California Undergraduates: Full-time undergraduates at the University of California were more likely than their counterparts in the other two public segments to get grant assistance. Forty-one percent received such aid with 6 percent receiving less than $500; 8 percent, between $500 and $999; 11 percent, from $1,000 to $1,999; and 16 percent, $2,000 or more. The average grant was $2,822 for the 84 percent of financially dependent students from families with incomes under $12,000 who received grants. Seventy-two percent of dependent students from families with incomes of $12,000 to $23,999 obtained grants, as did 45 percent of those with family incomes of $24,000 to $35,999; 25 percent with incomes of $36,000 to $47,999, and 18 percent with incomes of $48,000 to $59,999. Among self-supporting students with incomes below $12,000, 78 percent got grants averaging $2,365, but only 3 percent with incomes of $24,000 or more received any.

Independent College and University Undergraduates: The high cost of attendance at independent institutions is reflected clearly in the large percentage of their undergraduates -- 65 percent -- who got grant assistance. Only 9 percent received under $1,000 in such aid and only 10 percent gained between $1,000 and $1,999 in these funds, while 46 percent received $2,000 or more.

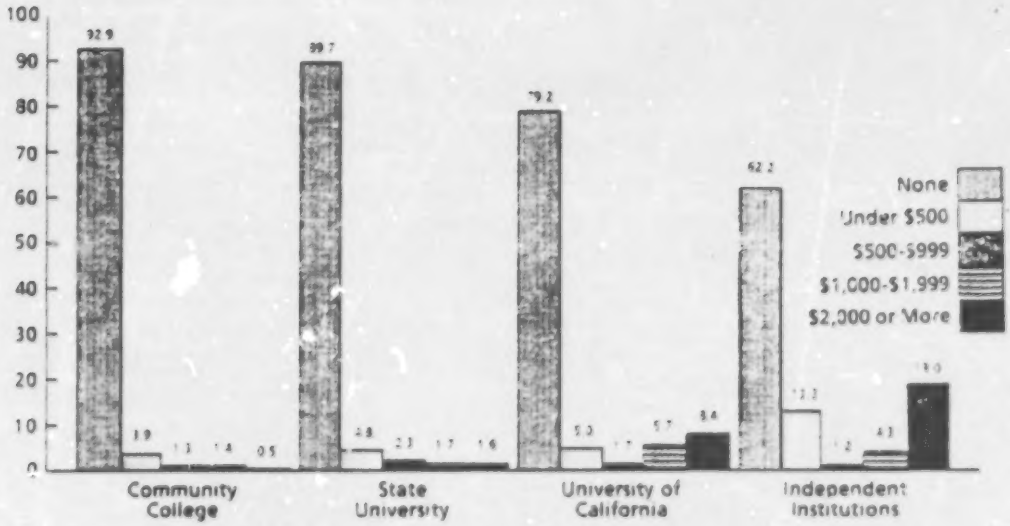
An exceptionally high percentage of seemingly more affluent students at independent institutions demonstrate financial need. For example, while it is not surprising that 92 percent of dependent students from families with incomes under $12,000 received grants, which averaged $4,326, over half from families with incomes between $48,000 and $59,999 also obtained such aid, (which amounted to $3,077). Among self-supporting students with incomes under $12,000, 87 percent received grants that averaged $4,416. Among those with incomes of $24,000 or more, 36 percent were awarded grants.

Grant Assistance for Part-Time Students

Community College Students: As shown in Display 34, 7 percent of part-time Community College students received grants in 1982-83, most of them for amounts under $500. Students enrolled for fewer than six units are generally ineligible for financial aid grants, although a few taking fewer than six units in the spring term may have taken enough units in the fall to qualify for a grant. Among financially dependent students, only 14 percent from families earning under $12,000 obtained grants compared to 52 percent of their full-time counterparts. Moreover, among those low-income part-time students, their grants averaged $594, compared to $1,343 for full-time students. Twenty percent of self-supporting part-time students earning under $12,000 obtained grants but no appreciable percentage of students from any other income group.

State University Undergraduates: Only 10 percent of the part-time State University undergraduates received grant aid. Five percent received aid of

DISPLAY 34 Percent of Part-Time Students in Each Grant Amount Category by Segment, 1982-83



Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

under $500; 2 percent, between $500 and $999; and 3 percent, $1,000 or more. Among dependent students from families with incomes of less than $12,000, 18 percent received grant aid compared to 73 percent of full-time students from such families. Their average grant, moreover, was $1,168, compared to $1,729 for full-time students. Among self-supporting students with similarly low incomes, 74 percent received grants averaging $890 compared to 67 percent of full-time students whose grants averaged $1,601.

University of California Undergraduates: Part-time undergraduates at the University of California are more likely than their counterparts in the other public segments to receive grant aid, yet only 22 percent of these students received grants, with 5 percent receiving less than $500; 27 percent, between $500 and $999; 6 percent, $1,000 to $1,999; and 8 percent receiving $2,000 or more.

Sixty-two percent of all dependent students from families with income under $12,000 received grants, which averaged $2,204. Among self-supporting part-time students earning below $1,200, 43 percent received grants, but the percentage dropped slightly among those in higher-income categories.

Independent College Undergraduates: The high cost of attendance at independent institutions is reflected in the 38 percent of their part-time students who received grant aid. Fifteen percent received under $1,000; 4.1 percent, from $1,000 to $1,999; and 19 percent, at least $2,000.

As with full-time dependent students at independent institutions, the percent of part-time dependent students receiving grant aid was quite high. For example, 75 percent from families with incomes under $12,000 received grants, as did 61 percent of those with incomes between $12,000 and $23,999. Furthermore, 51 percent of the self-supporting students with incomes under $12,000 obtained grants, as did 40 percent of those with higher incomes.

LOAN AID

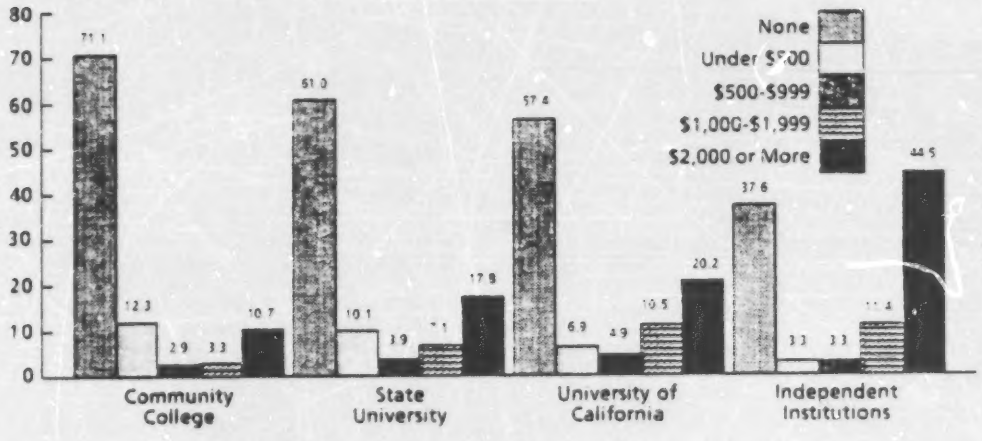
Loans constitute the other major source of financial aid for California's undergraduates. Until 1978, the primary source of loan aid was the National Direct Student Loan (NDSL) program of the federal government, but liberalization of the eligibility provisions for the Guaranteed Student Loan (GSL) program, plus additional federal incentives for private lenders to participate more fully, has led to a staggering increase since then in student loans. For instance, in 1982-83, California Community College students borrowed more than $72.5 million in Guaranteed Student Loans; that same year, State University undergraduate and graduate students obligated themselves for $107.3 million; University of California students borrowed $84.2 million; and independent institution undergraduate, graduate, and professional students borrowed $153.2 million -- altogether, the students in these four segments borrowed a total of $417.2 million. Furthermore, students at these institutions borrowed an additional $43 million in NDSL funds.

Loans for Full-Time Students

Community College Students: As shown in Display 35, 29 percent of all full-time students in the Community Colleges took out loans during 1982-83. Twelve percent borrowed under $500, but 11 percent borrowed $2,000 or more. A smaller percentage of financially dependent low-income students took out loans than received grants (31 percent, compared to 52 percent), but the proportion from families with incomes above that level who took out loans was consistently higher than the proportion receiving grant aid. Overall, the average loan taken out by financially dependent students was $1,376, while among self-supporting students it was $1,684.

State University Undergraduates: Overall, 39 percent of the State University's full-time undergraduates signed up for loans: 10 percent for loans under $500, but 18 percent for $2,000 or more. Over half of the financially dependent low-income students took out loans, but this was again a smaller percentage than received grants. As in the Community Colleges, the situation was reversed for students from families with incomes above $12,000. For example, among those families earning between $24,000 and $35,999, 34 percent had loans, compared to 25 percent with grants. Among self-supporting students, 57 percent had loans, which averaged $2,096, compared to $1,558 for the financially dependent students.

DISPLAY 35 Percent of Full-Time Students in Each Loan Amount Category by Segment, 1982-83



Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

University of California Undergraduates: Forty-three percent of full-time undergraduates at the University borrowed money to help pay their costs. Only 7 percent obtained loans of under $500, 15 percent had loans of between $500 and $1,999, and 20 percent borrowed $2,000 or more. In general, among financially dependent students, a smaller percentage from families with incomes under $24,000 depended on loans than depended on grants, although many required both types of aid. On the other hand, among those from families with incomes of $24,000 to $47,999, a larger percentage had loans than grants. The average loan among dependent students was $1,821, compared to $2,346 among self-supporting students.

Independent College and University Undergraduates: As with grants, the high cost of attendance at independent institutions was reflected clearly by loans. Over 62 percent of the full-time undergraduates at these institutions borrowed money to help pay their way, but few took out small loans. Eleven percent borrowed between $1,000 and $1,999, and an additional 45 percent borrowed $2,000 or more. Over 77 percent of financially dependent undergraduates from families earning under $24,000 took out loans which averaged approximately $2,500 -- the maximum allowed under the Guaranteed Student Loan program. This percentage was lower than the 92 percent with grants among these students, but the size of both percentages among these low-income students indicated that most needed both loan and grant aid to meet the cost of attendance. More than two-thirds of all financially dependent students took out loans, as did 80 percent of self-supporting students, with their average loans over $2,500 and nearly $3,300, respectively.

Loans for Part-Time Students

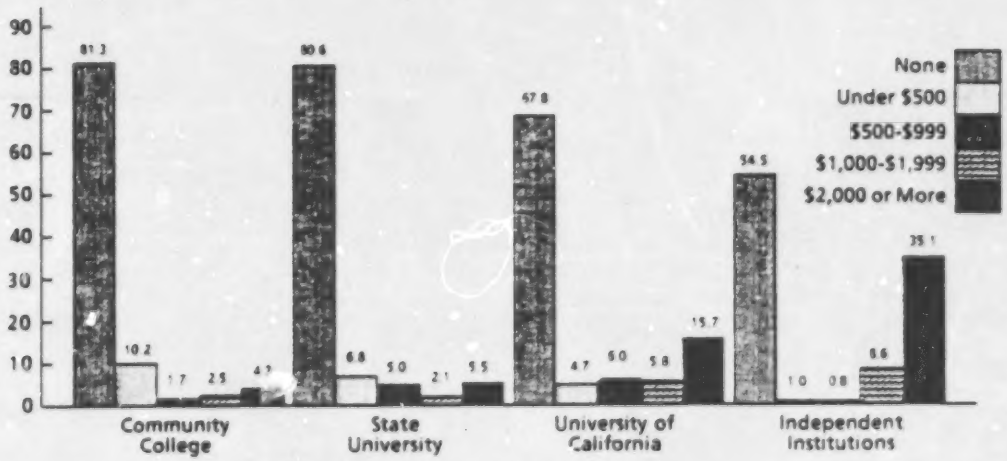
Because of limitations on grant eligibility and on grant funds for part-time students, loans are probably the single most important source of financial assistance for students with insufficient family and personal resources to meet the cost of attending college. The percentage of part-time students obtaining loans is generally lower than that of full-time students in the same segment, but as noted earlier, the average income of part-time students is generally higher than that of full-time students. Display 36 shows the distribution of loan amounts for part-time students by segment.

Community College Students: In the Community Colleges, only 19 percent of the part-time students taking six to 11 units obtained educational loans, and only 7.5 percent of those taking fewer than six units did so. Nevertheless, the number of these borrowers was considerable -- 69,000 and 39,000, respectively. Over 38 percent of dependent part-time students from families with incomes under $12,000 obtained loans, which averaged $536. Thirty-one percent of students from families with incomes between $12,000 and $23,999 took out loans that averaged $950. In both groups, more than twice as many students had loans as had grants. Borrowing was also critical to one out of every four self-supporting students with incomes under $12,000, whose average loan was $1,753, in contrast to the average grant of $925 for one in every five of these students.

State University Undergraduates: In the State University, approximately 19 percent of all part-time undergraduates took out loans, compared to 10 percent with grants. The proportion borrowing was highest -- 31 percent -- among part-time dependent students from families with incomes of under $24,000, but between 13 and 19 percent of those from middle-income families also borrowed to help meet educational costs. The average loan among the 18 percent of financially dependent students who borrowed was $1,183, compared to $1,750 among the 17 percent of self-supporting student borrowers.

University of California Undergraduates: Less than one-third of the University's part-time undergraduates took out loans -- a lower fraction than the 43 percent of full-time students who borrowed money to attend the University, but considerably higher than the percentage of part-time student borrowers in the two other public segments. Fifty-eight percent of financially dependent students from families with incomes under $12,000 obtained loans, as had over 80 percent of those from families earning between $12,000 and $23,999. Among the 25 percent of dependent students who borrowed, the average loan was $1,619. Over three-fourths of all self-supporting students with incomes under $12,000 borrowed to help pay for their education, as did

DISPLAY 36 Percent of Part-Time Students in Each Loan Amount Category by Segment, 1982-83



Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

nearly half of those with incomes of $12,000 to $23,999. For the first group, the average loan was $1,838, while for the latter group -- who had to depend almost entirely on loans if they needed financial aid -- it was $2,500.

Independent College and University Undergraduates: Over 45 percent of all part-time undergraduates at independent institutions borrowed funds for educational purposes. Nearly 80 percent of these borrowers, moreover, borrowed $2,000 or more. Almost three-fourths of financially dependent students from families with incomes under $12,000 obtained loans, and these averaged $1,617. Among those from families with incomes of $12,000 to $23,999, 61 percent took out loans, which averaged $2,411. From 40 to 50 percent of students from middle-income families also signed up for loans, as had 31 percent of those from families with incomes of $60,000 or more. For these latter students, the absence of grant aid meant that borrowing was their only source of financial aid. Among dependent students, the average loan was $3,600, indicating that in addition to Guaranteed Student Loans, these students or their families took out commercial loans at prevailing market interest rates.

More than 87 percent of the self-supporting part-time undergraduates at independent institutions obtained loans, which averaged $3,025. Even 54 percent of these students with incomes between $12,000 and $23,999 borrowed, as did 12 percent with incomes of $24,000 or more.

SIX

MEETING THE COSTS OF ATTENDANCE

Following the examination of parental contributions, student contributions, grant assistance, and loans in the previous chapter, this chapter analyzes how students in four different financial circumstances combine these different sources of financial support to meet the educational costs of the different segments.

MEETING THE COSTS OF FINANCIALLY DEPENDENT FULL-TIME STUDENTS FROM LOW-INCOME FAMILIES

As Display 37 shows, the average total expenses among financially dependent full-time students from families with incomes under $12,000 vary widely among California's four different segments of higher education -- ranging from a low of $3,017 at Community Colleges to $9,277 at independent institutions. How do students from families with comparable incomes meet such widely different costs?

Community College - State University Differences: An average $1,430 difference in educational expenses for low-income undergraduates existed between

DISPLAY 37 Average Amount of Financial Support for Full-time Financially-Dependent Students in Each Segment from Families with Incomes Under $12,000 by Source of Support, 1982-83

Source	Community Colleges	State University	University of California	Independent Institutions
Loan	$ 444	$ 846	$ 990	$1,963
Grant	697	1,246	2,385	3,974
Parent	739	688	1,040	1,658
Student	1,137	1,649	1,812	1,682
Total	3,017	4,447	6,227	9,277

Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

the Community Colleges and the State University in 1982, and the primary burden of paying this difference in order to attend the State University fell on the students themselves. The average contributions of parents in these two segments were essentially the same, but the average student contribution of State University students was $522 higher. Although this constituted the only direct and immediate net price difference for these students between attending a State University campus instead of a Community College, the remainder of the difference was made up by an average $402 increase in their loan indebtedness plus $567 more in grant aid.

State University - University of California Differences: A $1,780 difference existed between the average expenses of low-income undergraduates at the State University and the University of California in 1982, but a different pattern of payment prevailed here. University of California students' average direct out-of-pocket costs were only $163 higher than that of State University students, although their costs constituted a much larger percentage of their average income -- 53 percent, compared to 34 percent. Moreover, their cost in terms of future loan obligations was only $144 more. In contrast, the greater direct cost for these students to attend the University fell on their parents, in the amount of $352. The remaining $1,114 difference in expenses was covered by student financial aid in the form of grant assistance.

University of California - Independent Institution Differences: The average expenses for low-income full-time undergraduates attending independent institutions were an imposing $3,050 higher than for their counterparts attending the University of California and more than $4,800 higher than for State University undergraduates. The direct out-of-pocket cost of these students, however, was actually $130 less than among University of California undergraduates, but their parents' contribution of $1,658 was $620 more. This higher parental contribution is one of the clearest measures of the financial sacrifices these low-income parents made. Indeed, it represented over 25 percent of their average income, compared to 15.6 percent of average family income at the University, 10.2 percent at the State University, and 10.7 percent at the Community Colleges.

Nevertheless, the $3,050 difference was reduced to a direct out-of-pocket difference of $490 for students and their parents through financial aid. More than half of the difference -- $1,589 -- was made up through grant aid -- the grants at independent institutions for these students averaging $3,974; at the University, $2,385. The rest came from long-term loan obligations. Low-income undergraduates at independent institutions borrowed an average of $1,963, compared to $990 at the University and $846 at the State University. Their greater loan obligations did not represent immediate out-of-pocket costs but they did mean that in the long run when these students graduated they would owe between $8,000 and $10,000 upon receiving their diploma or approximately twice that of their public university counterparts.

MEETING THE COSTS OF FINANCIALLY DEPENDENT FULL-TIME STUDENTS FROM MIDDLE-INCOME FAMILIES

For purposes of illustration, "middle-income" families are defined here as those with incomes between $24,000 and $35,999 per year. Data on families with incomes of from $36,000 to $47,999 are not markedly different.

Community College - State University Differences: As Display 38 shows, the average cost to attend a State University campus rather than a Community College was $1,427 for full-time undergraduates from middle-income families -- virtually the same as that for students from low-income families. Over $385 of this difference was made up directly by State University students themselves in the form of higher average contributions, and they undertook an additional $154 indirect contribution in the form of future increased loan obligations. Their parents contributed an average of $708 more than their Community College counterparts. Altogether, nearly twice as much of the additional cost was made up by direct student and parent out-of-pocket payments of $1,093, compared to $460 for low-income students and parents. Grant aid made up the remaining $180 cost difference.

State University - University of California Differences: The average cost difference for middle-income undergraduates between attending the State University and the University of California was $1,747. The direct added cost to University students was $260, and that to their parents was $894. Their parents' contribution of $2,546 required the expenditure of 8.4 percent of their families' average income, compared to 5.5 percent at the State University. The other one-third of the difference was covered by increased financial aid -- an average of $369 in additional grants and $224 in additional loans.

DISPLAY 38 Average Amount of Financial Support for Full-Time Financially-Dependent Students in Each Segment from Families with Incomes of $24,000 to $35,999

Source	Community Colleges	State University	University of California	Independent Institutions
Loan	$ 404	$ 558	$ 782	$1,833
Grant	73	253	622	2,982
Parent	944	1,652	2,546	3,316
Student	1,206	1,591	1,851	1,835
Total	2,627	4,054	5,801	9,966

Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

University of California - Independent Institution Differences: Average expenditures of middle-income students at California's independent colleges and universities were $4,165 more than at the University of California. This difference in cost between the two segments was $1,100 more than for low-income students, due in large part to the tendency of middle-income undergraduates to attend more expensive independent institutions on average than low-income students. The higher cost of attending an independent institution than the University of California was not made up by students directly, since the average contribution of students was virtually identical in the two segments. As with low-income families, the difference in direct out-of- pocket costs was borne by parents, who contributed $3,316, compared to $2,546 at the University. Since their average income was nearly identical to that of University families, their contribution consumed 11 percent of their income, compared to 8.4 percent of University family income.

While the high costs of independent institutions compared to the University of California clearly imposed greater burdens on middle-income parents, substantially greater grant aid at these institutions helped narrow the price gap considerably. Their students received an average of $2,982 in grant assistance, or $2,360 more than similar students at the University. In all, this increased grant aid covered more than half of the overall cost difference between the two segments, while increased indebtedness made up an additional $1,051 of the overall gap. This indebtedness presented some of the same long-term problems for students from middle-income families that it did for those from low-income families, yet the combined effects of increased loan and grant aid reduced the cost difference between independent institutions and the University to $870 for these middle-income students.

MEETING THE COSTS OF FINANCIALLY DEPENDENT FULL-TIME STUDENTS FROM HIGH-INCOME FAMILIES

Among full-time dependent undergraduates from families with incomes of $60,000 or more, over three-fourths of the cost of attending more expensive institutions was borne by students and their families themselves, with financial aid covering only some of the added cost.

Community College - State University Differences: Display 39 shows that the average expenses of full-time undergraduates from high-income families was $1,865 more at the State University than at the Community Colleges. The difference between the two segments in average grants for these students was negligible, and the difference in loans which played only a small part in meeting these students' costs of attendance in either segment was scarcely $100. Instead, $453 of the added cost of attending a State University campus was paid for directly by the students themselves, and the remaining $1,266 was contributed by their parents.

State University - University of California Differences: In a similar fashion, less than $200 of the $1,478 higher cost for students from high-income families to attend the University of California instead of the State University was made up by increased loan or grant aid. University students

themselves contributed an average of only $117 more toward the costs of their education than did their counterparts at the State University. On the other hand, their parents contributed $1,165 more than similar State University families. The average contribution of these high- income parents was higher in absolute terms than that of middle-income families, but it represented a slightly smaller percentage of average income -- at the University, 6.7 percent, compared to 8.4 percent; and at the State University, 5.0 percent, compared to 5.5 percent.

University of California - Independent Institution Differences: The average student expenses of full-time undergraduates from high-income families was $10,634 at independent colleges and universities and $6,425 at the University of California. Approximately $550 of this $4,309 difference was made up by larger loans to independent institution students, and $406 was made up by higher grant aid. Independent institution students were called upon to contribute just $62 more than their University of California counterparts, but their parents contributed an average of $3,290 more -- $7,740 in all -- toward their childrens' education.

DISPLAY 39 Average Amount of Financial Support for Full-Time Financially-Dependent Students in Each Segment from Families with Incomes of $60,000 and Above

Source	Community Colleges	State University	University of California	Independent Institutions
Loan	$ 134	$ 240	$ 373	$ 924
Grant	9	49	112	518
Parent	2,019	3,285	4,450	7,740
Student	820	1,273	1,390	1,452
Total	2,982	4,847	6,325	10,634

Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

MEETING THE COSTS OF FINANCIALLY INDEPENDENT FULL-TIME STUDENTS WITH INCOMES UNDER $12,000

Among self-supporting full-time students in 1982, those earning less than $12,000 comprised the largest group, accounting for nearly 60 percent of the total in the Community Colleges, 63 percent in the State University, 82 percent in the University, and nearly 70 percent in the independent institutions. For this reason and because their financial needs are generally greater than those of self-supporting students with higher incomes, their college-going costs warrant particular attention.

Community College - State University Differences: Independent full-time undergraduates with incomes under $12,000 spent $1,057 more at the State University than at the Community Colleges, as Display 40 shows. Approximately one-fourth of this difference was made up by a $250 higher contribution from State University students themselves. Parental contributions were minimal and their difference between the two segments was just $62. The major difference in the financial burden faced by State University students was their $498 higher indebtedness. The remaining cost gap was closed by $371 in additional grant assistance.

State University - University of California Differences: The average cost difference between the State University and University of California for full-time self-supporting undergraduates was $1,267. None of this difference resulted in greater direct out-of-pocket expenditures by University students,

DISPLAY 40 Average Amount of Financial Support for Full-Time Federally-Independent Students in Each Segment with Incomes Under $12,000 by Source of Support, 1982-83

Source	Community Colleges	State University	University of California	Independent Institutions
Loan	$ 949	$1,447	$1,990	$2,898
Grant	700	1,071	1,857	3,824
Parent	269	207	244	314
Student	2,358	2,608	2,509	3,234
Total	4,276	5,333	6,600	10,270

Source: California Postsecondary Education Commission Weights, Student Expenses and Resources Survey.

however. Indeed, the average contribution of University students averaged $100 less than that of State University students. Since parental contributions were minimal and varied by $37, the entire difference was made up by additional financial aid for University students, who received $786 more in grant assistance and borrowed $543 more than their State University counterparts. While these loans clearly constituted a greater long-term financial obligation that could grow to over $2,000 in additional indebtedness by graduation, they did not impose any greater immediate financial burden on University students.

University of California - Independent Institution Differences: Low-income self-supporting undergraduates at independent institutions had $3,670 more expenses than their University of California counterparts. They paid $725 of this difference directly, while the rest was made up by greater grant and loan aid -- an average of $1,967 more in grants and $908 more in loan obligations. Like financially dependent students from low- and middle-income families, they thus faced the likelihood of thousands of dollars of indebtedness by the time they graduated.

BEYOND COST ISSUES TO GENERAL ISSUES OF STUDENT FINANCE

So far, this report has examined the financial circumstances of California undergraduates, the costs involved in their college attendance, and the different ways that they and their families are meeting those costs. Several issues remain, however, that could not be resolved by existing data or that fell beyond the immediate focus of this report. Some of these issues concern student financial aid policy and practice that will be examined in the next Commission report in this series, scheduled for completion later this spring; but they are sufficiently important to be noted here, even though they will be discussed at greater depth later.

Differences in Definition of Student Dependency

First, the SEARS data used as a basis for this present report suggest that differences in State and federal definitions of student dependency affect as many as 5 to 10 percent of California's undergraduates. These students are treated as financially dependent by the State and its financial aid programs because they have received support from their families within the past two or three years, but they would be treated as independent or self supporting by the federal government because they received no such aid during the past year and a half.

All of the ramifications of this definitional difference are not clear at this time and deserve a fuller investigation. For example, the SEARS data seem to indicate that some students may in fact be on their own financially even though they are considered financially dependent. They are assumed to have certain parental resources available to them when applying for State aid -- thereby affecting their ability to demonstrate need and the amount of aid, if any, they receive.

Furthermore, other students who are adjudged to be independent by federal criteria appear to come from families that could well afford to help pay the cost of their education -- and who are eligible for federal aid that would be denied them if they were treated as dependent students. This definition of dependency has sparked lively debate at the national level because of the substantial increase in the percentage of Pell Grant recipients each year who are classified as financially independent, but the actual character and dimensions of the problem created for students and the State by differences in this definition require further study.

Expected Parental Contributions

A second issue raised by the SEARS data but not yet resolved is the question of expected parental contributions for dependent and independent students. One dimension of this issue involves the large percentage differences among families at different income levels in the amount of parental income consumed by parental contributions to paying college costs. These differences in level of contribution do not appear in all instances to be progressive, in that parental contributions sometimes consumed a higher percentage of the average income of low-income families than they did for middle- and upper-income families.

Furthermore, within each family income group consistent differences in parental contribution rates appeared between families having children at differently priced institutions. At each income level, families whose children attended more expensive institutions contributed a larger percentage of their income toward educational costs than those whose children enrolled in less costly institutions. To determine the differences precisely, however, would require analysis of detailed income and asset data on individual families and calculation of expected contribution rates from actual net or discretionary parental income instead of from average parental income.

Another dimension of the issue of parental contributions involves differences between the expected parental contributions of families to their childrens' education and the required student contribution of older married students with similar incomes. The required contribution of these older students is considerably higher than that of parents, and this fact raises questions that deserve further investigation and discussion.

Financial Aid Packaging

Information in the previous chapter on different sources of support and information in this chapter on the amounts of support from these sources for students in different segments from families with the same income and for students in the same segment whose families have different incomes raise several questions about student financial aid policy and packaging practices. For example, in some instances, students with seemingly similar financial need meet this need in very different ways, with some financial aid packages emphasizing grant assistance with only small loan or work-study components,

while others are comprised mainly of work-study and loan aid. The interval response categories of the SEARS questionnaire make hazardous any attempt to probe all of the reasons for such differences, but based on additional sources of information, such issues will be dealt with in later reports.

Student Debt

Related to this packaging issue is the whole question of student indebtedness. When loan programs were introduced several decades ago, one major concern was whether students would be willing to borrow to help finance their education. In recent years, however, concern has mounted that students may be too willing to borrow and that many are incurring debts that they will find difficult to repay after graduation. The SEARS data do not provide many answers to this concern, but the wide use of Guaranteed Student Loan aid, particularly at high-cost institutions, points to the need to examine the whole question of accummulated indebtedness among California undergraduates and to determine what constitutes a manageable debt burden. Further research into this issue is also important at the graduate and professional school level because of the particularly large role that loans play in financing these advanced levels of education.

Access and Choice

Finally, information in this report on the role of various sources of financial support in reducing the cost of attendance in different segments demonstrates the tremendous importance of financial aid in reducing these cost differences, making higher education accessible to all undergraduates, and assuring a choice of institutions for students with limited personal and family funds. If the possibility of access to four-year institutions in general and to high-cost universities in particular is to be preserved for all low-income and many middle-income undergraduates as well, adequate financial aid resources are essential. Recent cutbacks in federal financial aid programs and in eligibility for Pell Grants and Guaranteed Student Loans, as well as the limited increases in State funding for its financial aid programs in recent years, raise serious questions about the present and future adequacy of financial aid. Further, the critical role of grant and loan funds in helping undergraduates attend independent institutions makes it essential to examine closely the factors that affect eligibility for aid of all undergraduates and those that affect the distribution of the limited number of State grants to needy undergraduates in the different segments. These topics, too, will be a part of the Commission's subsequent report on California financial aid.

APPENDIX A

Student Expenses and Resources Survey

This Appendix provides on pp. 82-84 a copy of the SEARS questionnaire that was used for the 1982-83 study. In addition, lists of participating institutions in each segment, their sample size, number of responses, and response rates are provided on pages 85-88.

CALIFORNIA STUDENT EXPENSES AND RESOURCES SURVEY

Dear Student,

In this era of governmental cutbacks, accurate information about college students is essential to the future of student financial aid programs.

You may have read stories in the public press that describe the financial circumstances of California students in a way that does not conform to reality as you see it.

This is an opportunity for you to help the decisionmakers see things as they really are.

Your school is conducting a study, along with the California Student Aid Commission, to estimate the amount of money that students need in order to attend college in the state of California.

Your name has been randomly selected for participation in this very important study, and it is critical that you respond to it. We do not need to know your name, and individual responses will be kept confidential. We do need to know how much you spend for educational purposes, how you get the money to pay for your educational expenses, as well as some general information about you, whether or not you are receiving financial aid.

Please respond as soon as possible. Detach the response coding form on Page 3 and use it to record your answer to each question. It will take you about 20 minutes.

The boxes in the response coding form are numbered the same as the questions. Use the response numbers to record your answers; if you are female, for example, place a zero in box 1:

[0]

1

If more than one answer to a question might apply, pick the one that you think would best describe you or your circumstances. If you are not sure of the answer to a question, please give your best estimate.

When you are finished, mail the detached response coding form in the enclosed envelope. No postage is necessary.

Thank you for your assistance.

The following 19 questions will help us understand how students like you finance their educations.

1. Are you

   0. Female?
   1. Male?

2. How old are you?

   0. 17 or under
   1. 18
   2. 19
   3. 20
   4. 21
   5. 22 to 24
   6. 25 to 29
   7. 30 to 39
   8. 40 to 61
   9. 62 or above

3. How do you describe yourself?

   0. American Indian or Alaskan Native
   1. Asian or Pacific Islander
   2. Filipino
   3. Black, Negro, or Afro-American
   4. Chicano, Hispanic, Mexican-American, or Spanish-Speaking American
   5. White or Caucasian
   6. Other

4. What is your current marital status?

   0. Never married
   1. Married
   2. Separated, divorced, or widowed

5. What is your citizenship/residency status?

   0. A citizen or permanent resident of the United States and a California resident
   1. A citizen or permanent resident of the United States but not a California resident for purposes of paying tuition
   2. Not a citizen or permanent resident of the United States

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Did your parents or legal guardians claim you as an income tax dependent

6. In 1979?
   0. Yes
   1. No

8. In 1981?
   0. Yes
   1. No

7. In 1980?
   0. Yes
   1. No

9. In 1982?
   0. Yes
   1. No

Did you live at your parents' or legal guardians' home for more than six weeks

10. In 1979?
    0. Yes
    1. No

12. In 1981?
    0. Yes
    1. No

11. In 1980?
    0. Yes
    1. No

13. In 1982?
    0. Yes
    1. No

Did you receive $750 or more from your parents or legal guardians

14. In 1979?
    0. Yes
    1. No

16. In 1981?
    0. Yes
    1. No

15. In 1980?
    0. Yes
    1. No

17. In 1982?
    0. Yes
    1. No

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18. How many people are dependent on your parents for financial support? Do not include yourself or your parents.
    0. None
    1. One
    2. Two
    3. Three
    4. Four or more

19. How many people are dependent on you (and your spouse, if you are married) for financial support? Do not include yourself (or your spouse, if married).
    0. None
    1. One
    2. Two
    3. Three or more

Your responses to the following 2 questions will help us understand your housing and transportation expenses.

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20. While you are attending school, where do you live?
    0. Parents' or relatives' home
    1. College or university dormitory or residence hall
    2. College or university apartment or house
    3. Fraternity, sorority, or co-op
    4. Off-campus non-college or non-university dormitory or residence hall
    5. Off-campus apartment or rented room
    6. House you are renting
    7. House you own or are buying

21. How far away do you live from school during the academic year?
    0. I live on campus
    1. Under 1 mile
    2. About 1 to 3 miles
    3. About 3 to 5 miles
    4. About 5 to 10 miles
    5. About 10 to 15 miles
    6. About 15 to 25 miles
    7. More than 25 miles

1

Your responses to the following 4 questions will help us in understanding how students enrolled for different time periods and at different levels of academic standing finance their educations.

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22. During what part of the 1982–83 academic year (September to June) were you or do you intend to be enrolled in postsecondary education?
    0. Two semesters or the equivalent. (Or, if a proprietary school student, seven or more months)
    1. Three quarters or the equivalent
    2. Less than two semesters, three quarters, or the equivalent. (Or, if a proprietary school student, six months or less)

23. What was your credit load (or clock hours, if in proprietary school) during most of the 1982–83 academic year?

	Credit Unit Courses	*or*	*Clock Hour Courses*
0.	15 or more units per term		30 or more clock hours per term
1.	12 to 14 units per term		24 to 29 clock hours per term
2.	9 to 11 units per term		18 to 23 clock hours per term
3.	6 to 8 units per term		12 to 17 clock hours per term
4.	Under 6 units per term		Under 12 clock hours per term
5.	I am not taking any courses for credit at this time		

24. What is your current class level (as measured by units or clock hours completed)?
    0. Freshman or equivalent
    1. Sophomore or equivalent
    2. Junior or equivalent
    3. Senior or equivalent
    4. Fifth-year or continuing undergraduate
    5. Masters
    6. PhD/doctoral
    7. MD, DDS, or DVM
    8. Other postbaccalaureate professional
    9. I attend an institution which does not use the above levels

25. At the end of the last grading period, what was your approximate cumulative grade point average for all work you have done at this school?

0. 3.75 or above
1. 3.50 to 3.74
2. 3.25 to 3.49
3. 3.00 to 3.24
4. 2.75 to 2.99
5. 2.50 to 2.74
6. 2.25 to 2.49
7. 2.00 to 2.24
8. Under 2.00

9. I have not yet completed any courses at this school, or my courses at this school are not graded.

The information you provide in the following 4 questions will help us know what kinds of financial resources students have.

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26. What was your parents' total income from all sources in 1983? Include all income from salaries, wages, and benefits such as pensions, social security or veterans benefits, interest and dividends, welfare, child support, etc.

0. Less than $6,000
1. $6,000 to $11,999
2. $12,000 to $17,999
3. $18,000 to $23,999
4. $24,000 to $29,999
5. $30,000 to $35,999
6. $36,000 to $47,999
7. $48,000 to $59,999
8. $60,000 or more

9. I have no idea what my parents' income was.

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27. What will be your own (and spouse, if married) total income from nonstudy sources for the nine-month period from July, 1983 through June, 1984? Include sources such as welfare payments, food stamps, social security, veterans benefits, or child support. Do not include taxable income such as salaries, wages, interest, or dividends. Do not include scholarships, grants, loans, or amounts received from your parents.

0. None
1. Less than $1,000
2. $1,000 to $1,999
3. $2,000 to $2,999
4. $3,000 to $3,999
5. $4,000 to $4,999
6. $5,000 to $6,999
7. $6,000 to $6,999
8. $7,000 to $7,999
9. $8,000 or more

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28. What was your own (and spouse, if married) total taxable earnings from all sources last summer? Please estimate for a three-month period, such as June, July, August. Include all earnings from salaries, wages (including college work-study), interest, and dividends. Do not include nontaxable income such as scholarships, fellowships, grants, loans, welfare payments, social security, or veterans benefits.

0. None
1. Less than $1,000
2. $1,000 to $1,999
3. $2,000 to $2,999
4. $3,000 to $3,999
5. $4,000 to $4,999
6. $5,000 to $5,999
7. $6,000 to $6,999
8. $7,000 to $7,999
9. $8,000 or more

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29. What will be your own (and spouse, if married) total taxable earnings from all sources this academic year? Please estimate for a nine-month period, such as September through May. Include all earnings from salaries, wages (including college work-study), interest, and dividends. Do not include nontaxable income such as scholarships, fellowships, grants, loans, welfare payments, social security, or veterans benefits.

0. None
1. Less than $1,000
2. $1,000 to $1,999
3. $2,000 to $2,999
4. $3,000 to $5,999
5. $6,000 to $11,999
6. $12,000 to $17,999
7. $18,000 to $23,999
8. $24,000 to $31,999
9. $32,000 or more

This series of questions asks how much you (and your spouse, if married) spent for different items during this academic year. Include all amounts paid by you (and your spouse, if married) and amounts paid for you by your parents or by student aid. All questions ask that you estimate amounts for the 1982–83 academic year (September to June). Please be careful that you provide your best estimate of cash kind of expense on a monthly basis or for the entire 1982–83 academic year. Respond only once to each question.

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30. How much do you spend for housing (including utilities, if appropriate) for yourself and your dependents, if any? If roommates or other people contribute to the rent or housing payment where you live, indicate your share only.

Each Month or *For the Academic Year*

0. Nothing — Nothing
1. Under $100 — Under $900
2. $100 to $199 — $900 to $1,799
3. $200 to $299 — $1,800 to $2,699
4. $300 to $399 — $2,700 to $3,599
5. $400 to $499 — $3,600 to $4,499
6. $500 to $599 — $4,500 to $5,399
7. $600 to $699 — $5,400 to $6,299
8. $700 to $799 — $6,300 to $7,199
9. $800 or more — $7,200 or more

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31. How much do you spend for food for yourself and your dependents, if any?

Each Month or *For the Academic Year*

0. Nothing — Nothing
1. Under $100 — Under $900
2. $100 to $149 — $900 to $1,349
3. $150 to $199 — $1,350 to $1,799
4. $200 to $249 — $1,800 to $2,249
5. $250 to $299 — $2,250 to $2,699
6. $300 to $349 — $2,700 to $3,149
7. $350 to $399 — $3,150 to $3,599
8. $400 to $499 — $3,600 to $4,499
9. $500 or more — $4,500 or more

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32. How much will you have spent this academic year for books, supplies, and related course materials for yourself? If one of your dependents are also students, do not include their expenses for these items.

Each Month or *For the Academic Year*

0. Under $10 — Under $90
1. $10 to $14 — $90 to $134
2. $15 to $19 — $135 to $179
3. $20 to $24 — $180 to $224
4. $25 to $29 — $225 to $269
5. $30 to $34 — $270 to $314
6. $35 to $39 — $315 to $359
7. $40 to $44 — $360 to $404
8. $45 to $54 — $405 to $494
9. $55 or more — $495 or more

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33. How much will you have spent this academic year for transportation to and from classes? Include bus/taxi, gas, oil, parking, etc. Do not include vehicle payments, insurance, repairs, or license plates.

Each Month or *For the Academic Year*

0. Nothing — Nothing
1. Under $30 — Under $270
2. $30 to $39 — $270 to $359
3. $40 to $49 — $360 to $449
4. $50 to $59 — $450 to $539
5. $60 to $69 — $540 to $629
6. $70 to $79 — $630 to $719
7. $80 to $89 — $720 to $809
8. $90 to $99 — $810 to $899
9. $100 or more — $900 or more

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34. If your campus residence is more than thirty miles from your parents' permanent residence, how much will you have spent for transportation between there two places this academic year? Do not include any amount you reported in Question 33. Also, do not include vehicle payments, insurance, repairs, or license plates.

Each Month or *For the Academic Year*

0. I live within 30 miles of my parents
1. Nothing — Nothing
2. Under $30 — Under $270
3. $30 to $39 — $270 to $359
4. $40 to $49 — $360 to $449
5. $50 to $59 — $450 to $539
6. $60 to $69 — $540 to $629
7. $70 to $79 — $630 to $719
8. $80 to $89 — $720 to $809
9. $90 or more — $810 or more

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35. How much will you have spent this academic year for vehicle payments, insurance, repairs, license plates, etc.? Do not include any amounts you reported in Questions 33 or 34.

Each Month or *For the Academic Year*

0. Nothing — Nothing
1. Under $30 — Under $400
2. $30 to $74 — $400 to $674
3. $75 to $99 — $675 to $899
4. $100 to $149 — $900 to $1,349
5. $150 to $199 — $1,350 to $1,799
6. $200 to $249 — $1,800 to $2,249
7. $250 to $299 — $2,250 to $2,699
8. $300 to $399 — $2,700 to $3,599
9. $400 or more — $3,600 or more

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36. How much will you have spent this academic year for child care (babysitters, child care services, etc.)?

Each Month or *For the Academic Year*

0. Nothing — Nothing
1. Under $50 — Under $450
2. $50 to $74 — $450 to $674
3. $75 to $99 — $675 to $899
4. $100 to $124 — $900 to $1,124
5. $125 to $149 — $1,125 to $1,349
6. $150 to $174 — $1,350 to $1,574
7. $175 to $199 — $1,575 to $1,799
8. $200 to $224 — $1,800 to $2,024
9. $225 or more — $2,025 or more

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37. How much will you have spent this academic year for all other expenses not previously reported such as clothing, recreation, personal expenses, etc.? Include expenses for yourself and your dependents, if any. Do not include tuition and fees or taxes.

Each Month or *For the Academic Year*

0. Nothing — Nothing
1. Under $25 — Under $225
2. $25 to $49 — $225 to $449
3. $50 to $99 — $450 to $899
4. $100 to $149 — $900 to $1,349
5. $150 to $199 — $1,350 to $1,799
6. $200 to $249 — $1,800 to $2,249
7. $250 to $299 — $2,250 to $2,699
8. $300 to $399 — $2,700 to $3,599
9. $400 or more — $3,600 or more

Your responses to the next 10 questions will help us understand how you have financed your education this year.

38. This academic year, how much will your parents have given you or have paid to the school on your behalf for educational expenses such as tuition and fees, books and supplies, room and board during the academic year, transportation to and from campus, or personal or misc. expenses necessary for your attendance? If you live at home, do not include any estimate of the things your parents provide like meals and room, but do include any cash they give you to pay other expenses outside the home.

	Each Month	*For the Academic Year*
0.	Nothing	Nothing
1.	Under $25	Under $225
2.	$25 to $49	$225 to $449
3.	$50 to $99	$450 to $899
4.	$100 to $199	$900 to $1,799
5.	$200 to $299	$1,800 to $2,699
6.	$300 to $499	$2,700 to $4,499
7.	$500 to $749	$4,500 to $6,749
8.	$750 to $999	$6,750 to $8,999
9.	$1,000 or more	$9,000 or more

39. This academic year, how much will you have spent from your own (or your spouse's, if married) savings, earnings, or other assets to pay for your educational expenses such as tuition and fees, books and supplies, room and board during the academic year, transportation to and from campus, or personal or miscellaneous expenses necessary for your attendance?

	Each Month	*For the Academic Year*
0.	Nothing	Nothing
1.	Under $25	Under $225
2.	$25 to $49	$225 to $449
3.	$50 to $99	$450 to $899
4.	$100 to $199	$900 to $1,799
5.	$200 to $299	$1,800 to $2,699
6.	$300 to $499	$2,700 to $4,499
7.	$500 to $749	$4,500 to $6,749
8.	$750 to $999	$6,750 to $8,999
9.	$1,000 or more	$9,000 or more

40. What will be the total amount of scholarships, fellowships, and grant assistance awarded to you for this academic year? Include Pell Grants, Cal Grants, SEOG or EOP/S grants, or any other scholarships, fellowships, or grants you received or will have received. Do not include amounts you borrowed or the income from any job you held.

For the Academic Year

0. Nothing	5. $2,000 to $2,999
1. Under $200	6. $3,000 to $3,999
2. $200 to $499	7. $4,000 to $4,999
3. $500 to $999	8. $5,000 to $7,999
4. $1,000 to $1,999	9. $8,000 or more

41. What will be the total amount you will borrow to help pay for your educational expenses for this year? Include loans from the school, from banks, or commercial lending institutions, or loans private sources such as friends or family. Do not include any amounts you received in scholarships, fellowships, or grants or the income from any job you held.

For the Academic Year

0. Nothing	5. $2,000 to $2,999
1. Under $200	6. $3,000 to $3,999
2. $200 to $499	7. $4,000 to $4,999
3. $500 to $999	8. $5,000 to $7,999
4. $1,000 to $1,999	9. $8,000 or more

42. How much have you, your spouse, and any other dependents, if any, already borrowed to finance your educational expenses for previous academic years? Do not include the amount indicated for this academic year in Question 41.

For previous Academic Years

0. Nothing	5. $2,000 to $3,999
1. Under $500	6. $4,000 to $5,999
2. $500 to $999	7. $6,000 to $7,999
3. $1,000 to $1,499	8. $8,000 to $9,999
4. $1,500 to $1,999	9. $10,000 or more

43. While classes are in session, how many hours on an average do you work per week?

0. None	5. 25 to 29
1. Less than 10	6. 30 to 34
2. 10 to 14	7. 35 to 39
3. 15 to 19	8. 40 or more
4. 20 to 24	

44. Did you apply for a Federal Pell Grant for this academic year?

0. No
1. Yes, and I received it
2. Yes, but I did not receive it
3. Yes, but I have not yet received an answer to my application

45. Did you apply for a scholarship or grant from the California Student Aid Commission in Sacramento (Cal Grants) for this academic year?

0. No
1. Yes, and I received it
2. Yes, but I did not receive it
3. Yes, but I have not yet received an answer to my application

46. Did you apply for scholarships, loans, or other financial aid (NDSL, SEOG, EOP, EOPS, CWS, etc.) from this school for this academic year? (Do not include application for G.I. Bill benefits.)

0. No
1. Yes, and I received it
2. Yes, but I did not receive it
3. Yes, but I have not yet received an answer to my application

47. Did you apply for a Guaranteed Student Loan or any other educational loan from a bank or other commercial lending institution for this academic year?

0. No
1. Yes, and I received it
2. Yes, but I did not receive it
3. Yes, but I have not yet received an answer to my application

48. What is the maximum amount you would be willing to borrow to finance your own expenses at this school for any one year? (Do not include expenses of your dependents, if any.)

0. Nothing	5. $2,000 to $3,999
1. Under $500	6. $4,000 to $5,999
2. $500 to $999	7. $6,000 to $7,999
3. $1,000 to $1,999	8. $8,000 to $9,999
4. $2,000 to $2,999	9. $10,000 or more

49. Which one of the following reasons best describes why you are attending this college?

0. Training for your first career job
1. Training for a new and different career
2. Training to upgrade skills on your present job
3. Preparing for transfer to a four-year college
4. Developing hobby, improving consumer skills, or increasing your awareness
5. Improving basic language, computational, and/or beginning skills
6. Undecided

50. If you had been charged tuition this year at a rate of $6 per semester unit (approximately $100 per year for full-time students), which one of the following decisions would you have made?

0. Applied for financial aid or for an increased amount of aid from the school
1. Tried to find increased financial help from sources such as parents, spouse, other relatives, or friends
2. Not enrolled in school
3. Transferred to another school
4. Taken fewer units
5. Taken fewer units and worked more hours at a job
6. Taken the same number of units and worked more hours at a job
7. Tried to reduce expenses not related to school
8. Attended this college with none of the above changes

51. In the Fall 1982, do you plan to

0. Attend your present campus?
1. Not enroll in college?
2. Transfer to a University of California campus?
3. Transfer to a California State University campus?
4. Transfer to another California community college?
5. Transfer to a private four-year university in California?
6. Transfer to an out-of-state college or university?
7. Transfer to a private trade/business school?

PLEASE DETACH ALONG DOTTED LINE

California
Student Expenses and Resources Survey

RESPONSE CODING FORM
Enter in each box the number of your response to each question.

PAGE No. 1																							
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24

PAGE No. 2													PAGE No. 3												
25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51

PLEASE DETACH ALONG DOTTED LINE

After completing the questionnaire please mail this detached response coding form in the enclosed envelope. No postage is necessary. Thank you very much for your help in this project!

3

California Student Aid Commission

SEARS 1983

Participating California Community Colleges

School Code	School Name	Sample Size	Number of Responses	Percent
2001	College of the Canyons	308	83	26.9%
2002	Cerritos College	1,760	437	24.8%
2003	Columbia College	300	183	61.0%
2004	Contra Costa College	682	188	27.6%
2005	Cuyamaca College	300	99	33.0%
2006	El Camino College	2,134	470	22.0%
2007	Grossmont College	1,144	270	23.6%
2008	Hartnell College	616	127	20.6%
2009	Imperial Valley College	330	21	6.4%
2010	Lassen College (not completed in time)	-	0	-
2011	Long Beach City College	2,244	746	33.2%
2012	Los Angeles Pierce College	1,760	395	22.4%
2013	College of Marin	990	249	25.2%
2014	Mendocino College	330	56	17.0%
2015	Mission College	660	130	19.7%
2016	Ohlone College	638	152	23.8%
2017	Orange Coast College	2,244	287	12.8%
2018	Palo Verde College	300	33	11.0%
2019	College of San Mateo	1,210	343	28.3%
2020	Santa Ana College	1,078	250	23.2%
2021	Skyline College	616	257	41.7%
2022	Ventura College	1,122	355	31.6%
2023	West Valley College	1,342	315	23.5%
		22,108	5,446	24.6%

California Student Aid Commission

SEARS 1983

Participating California State University Campuses

School Code	School Name	Sample Size	Number of Responses	Percent
4001	CSC, Bakersfield	212	65	30.7%
4002	CSU, Chico	1,000	323	32.3%
4003	CSU, Dominguez Hills	552	184	33.3%
4004	CSU, Fresno	1,555	501	32.2%
4005	CSU, Fullerton	1,481	455	30.7%
4006	CSU, Hayward	759	221	29.1%
4007	CSU, Long Beach	1,959	781	39.9%
4008	CSU, Northridge	1,804	731	40.5%
4009	CSU, Sacramento	1,495	569	38.1%
4010	CSC, San Bernardino	337	121	35.9%
4011	San Diego State University	2,091	717	34.3%
4012	San Francisco State University	1,600	468	29.3%
4013	CPSU, San Luis Obispo	953	394	41.3%
4014	Sonoma State University	366	158	43.2%
4015	CSC, Stanislaus	286	115	40.2%
		16,450	5,803	35.3%

Non-participating CSU campuses:

Humbolt
Los Angeles
Pomona
San Jose

California Student Aid Commission

SEARS 1983

Participating University of California Campuses

School Code	School Name	Sample Size	Number of Responses	Percent
3001	UC, Berkeley	1,531	614	40.1%
3002	UC, Davis	1,497	752	50.2%
3003	UC, Irvine	1,490	630	42.3%
3004	UC, Los Angeles	1,505	555	36.9%
3005	UC, Riverside	1,476	709	48.0%
3006	UC, San Diego	1,473	581	39.4%
3007	UC, San Francisco	1,056	579	54.8%
3008	UC, Santa Barbara	1,438	673	46.8%
3009	UC, Santa Cruz	1,232	463	37.6%
		12,698	5,556	43.8%

California Student Aid Commission

SEARS 1983

Participating AICCU Institutions

School Code	School Name	Sample Size	Number of Responses	Percent
5001	Azusa Pacific University	90	35	38.9%
5002	Biola University	287	129	44.9%
5003	California Institute of the Arts	227	58	25.6%
5004	California Institute of Technology	180	106	58.9%
5005	California Lutheran College	200	95	47.5%
5006	Chapman College	139	48	34.5%
5007	Claremont Graduate School	200	106	53.0%
5008	Claremont McKenna College	198	95	48.0%
5009	Cogswell College	200	45	22.5%
5010	College of Notre Dame	200	72	36.0%
5011	Dominican College of San Rafael	200	66	33.0%
5012	Golden Gate University	-	0	-
5013	Harvey Mudd College	169	85	50.3%
5014	Holy Names College	200	89	44.5%
5015	Loma Linda University	500	146	29.2%
5016	Loyola Marymount University	800	173	21.6%
5017	Marymount Palos Verdes College	200	32	16.0%
5018	Menlo College	210	81	38.6%
5019	Mills College	250	98	39.2%
5020	Monterey Inst. of International Studies	200	61	30.5%
5021	Mount St. Mary's College	200	104	52.0%
5022	Northrop University	-	0	-
5023	Occidental College	250	39	15.6%
5024	Pepperdine University (Malibu)	629	262	41.7%
5025	Pitzer College	200	58	29.0%
5026	Point Loma College	200	75	37.5%
5027	Pomona College	150	99	66.0%
5028	Saint Mary's College of California	268	116	43.3%
5029	San Francisco Art Institute	70	15	21.4%
5030	Scripps College	264	57	21.6%
5031	Stanford University	1,200	537	44.8%
5032	University of La Verne	137	29	21.2%
5033	University of the Pacific	350	101	28.9%
5034	University of Redlands	125	32	25.6%
5035	University of San Diego	360	152	42.2%
5036	University of San Francisco	581	149	25.6%
5037	University of Santa Clara	711	285	40.1%
5038	University of Southern California	2,700	650	24.1%
5039	Westmont College	96	40	41.7%
5040	Whittier College	207	50	24.2%
		13,348	4,470	33.5%

APPENDIX B

Unweighted and Weighted Responses to the 1982-83 Student Expenses and Resources Survey

This appendix provides a comparison of the student characteristics of the SEARS respondents in each segment to the weighted responses used by the Commission staff in the preparation of this report. The respondent distributions both in number and percentage are provided for each of the following characteristics: credit load, ethnicity, age group, and gender. For the California Community Colleges, the California State University, and the University of California the percentage distributions for these student characteristics in the weighted responses correspond to the known distributions of students in the Fall 1982 term.

TABLE 1 Unweighted and Weighted Responses, 1982-83 SEARS Data, California Community Colleges

Category	Survey Respondents		Weighted Responses	
	Number	Percent	Number	Percent
Credit-Load				
Full-Time	1,732	32.1	1,254	23.0
6.0 to 11.9 Units	1,624	30.1	1,428	26.2
Under 6.0 Units	1,707	31.6	2,117	38.8
Noncredit	332	6.2	652	12.0
Unknown	57	--	--	--
Total	5,452	100.0	5,452	100.0
Ethnicity				
Asian	491	9.1	455	8.3
Black	180	3.3	469	8.6
Hispanic	359	6.7	712	13.1
White	4,181	77.5	3,442	63.1
Other	184	3.4	373	6.9
Unknown	57	--	--	--
Age Group				
19 And Under	782	14.5	1,030	18.9
20 to 24	1,397	25.9	1,464	26.9
25 to 29	931	17.2	908	16.7
30 to 39	1,144	21.2	1,011	18.5
40 And Above	1,144	21.2	1,038	19.0
Unknown	54	--	--	--
Gender				
Male	2,238	41.5	2,470	45.3
Female	3,157	58.5	2,982	54.7
Unknown	57	--	--	--

Source: 1982-83 Student Expenses and Resources Survey, and California Postsecondary Education Commission staff reweighting.

TABLE 2 Unweighted and Weighted Responses, 1982-83 SEARS Data, California State University Undergraduates

Category	Survey Respondents Number	Survey Respondents Percent	Weighted Responses Number	Weighted Responses Percent
Credit-Load				
Full-Time	3,729	78.9	3,417	72.0
Part-Time	996	21.1	1,326	28.0
Unknown	18	--	--	--
Total	4,743	100.0	4,743	100.0
Ethnicity				
Asian	475	10.1	527	11.1
Black	223	4.7	309	6.5
Hispanic	309	6.6	440	9.3
White	3,548	75.2	3,160	66.6
Other	162	3.5	307	6.5
Unknown	26	--	--	--
Age Group				
19 and Under	719	15.2	877	18.5
20 to 24	2,539	53.7	2,553	53.9
25 to 29	714	15.1	690	14.6
30 to 39	537	11.4	441	9.3
40 and Above	216	4.6	177	3.7
Unknown	18	--	--	--
Gender				
Male	2,090	44.2	2,318	48.9
Female	2,635	55.8	2,425	51.1
Unknown	18	--	--	--

Source: 1982-83 Student Expenses and Resources Survey and California Postsecondary Education Commission staff reweighting.

TABLE 3 Unweighted and Weighted Responses, 1982-83 SEARS Data, University of California Undergraduates

Category	Survey Respondents Number	Survey Respondents Percent	Weighted Responses Number	Weighted Responses Percent
Credit-Load				
Full-Time	3,696	96.1	3,543	91.8
Part-Time	150	3.9	318	8.2
Unknown	15	--	--	--
Total	3,861	100.0	3,861	100.0
Ethnicity				
Asian	534	13.9	619	16.0
Black	92	2.4	127	3.3
Hispanic	184	4.8	232	6.0
White	2,924	76.1	2,683	69.5
Other	110	2.8	200	5.1
Unknown	17	--	--	--
Age-Group				
19 And Under	1,339	34.8	1,397	36.2
20 to 24	2,093	54.3	2,147	55.6
25 to 29	244	6.3	199	5.2
30 to 39	122	3.2	90	2.3
40 and Above	54	1.4	28	0.7
Unknown	9	--	--	--
Gender				
Male	1,716	44.6	1,970	51.0
Female	2,130	55.4	1,891	49.0
Unknown	15	--	--	--

Source: 1982-83 Student Expenses and Resources Survey and California Postsecondary Education Commission staff reweighting.

TABLE 4 Unweighted and Weighted Responses, 1982-83 SEARS Data, Independent Institutions

Category	Survey Respondents Number	Survey Respondents Percent	Weighted Responses Number	Weighted Responses Percent
Credit-Load				
Full-Time	2,636	91.2	2,284	79.0
Part-Time	254	8.8	609	21.0
Unknown	18	--	15	--
Total	2,908	100.0	2,908	100.0
Ethnicity				
Asian	279	9.7	238	8.2
Black	159	5.5	172	5.9
Hispanic	221	7.7	213	7.4
White	2,155	74.7	2,206	76.2
Other	72	2.5	65	2.3
Unknown	22	--	14	--
Age-Group				
19 and Under	1,031	35.7	849	29.3
20 to 24	1,518	52.5	1,483	51.2
25 to 29	140	4.8	145	5.0
30 to 39	131	4.5	273	9.4
40 and Above	71	2.5	148	5.1
Unknown	17	--	10	--
Gender				
Male	1,242	43.0	1,225	42.3
Female	1,648	57.0	1,668	57.7
Unknown	18	--	15	--

Source: 1982-83 Student Expenses and Resources Survey and California Postsecondary Education Commission staff reweighting.

APPENDIX C

Comparison of 1982-83 SEARS Income Data with Other Income Data

Staff of the California Postsecondary Education Commission spent a considerable amount of time examining the 1982-83 SEARS information on the income of financially dependent and independent students for both unweighted survey respondents and after reweighting the data to reflect the known credit load, age, ethnicity, and sex distribution in each public segment. Concerned about the possible effect of response biases even after this reweighting, staff has attempted to perform external validity checks wherever possible to determine whether low-income students are underrepresented in the SEARS data. This question is particularly important with respect to the Community Colleges because of the large number of low-income and ethnic minority students that these colleges have traditionally served.

COMPARISON OF SEARS DATA WITH FIELD RESEARCH CORPORATION DATA

To test the reasonableness and plausibility of the reweighted SEARS data, staff has compared it to the data on Community College student income obtained from a special survey of Californians conducted for the Community College Chancellor's Office by the Field Research Corporation in 1979. This analysis was based on the Field survey results published by the Chancellor's Office in its October 1979 report, A Survey of California Public Attitudes Toward the California Community Colleges.

Of the 3,190 respondents to the Field survey, 8.2 percent (262 respondents) were then enrolled in a California Community College. Of this group, 217 respondents answered the questions on 1978 household income posed by the Field Research Corporation. According to information contained in Table I-2 on page 3 of the Chancellor's Office report, 14.3 percent of those respondents enrolled in 1979 came from families with household incomes of under $7,500. Another 9.2 percent were in the $7,500 to $9,999 household income range. Together then, 23.5 percent of the respondents attending Community Colleges in 1979 had family incomes for the 1978 income year of under $10,000.

Clearly, income distribution of students enrolled in 1979 should not be compared to that of students enrolled in 1983 without adjusting for the changes in family incomes in the State over the intervening years. This adjustment can be made from data published annually by the California Department of Finance on the income of California families, based on a survey of California households. Based on these data, Table 5 on page 94 shows the growth in family income between 1978 and 1982 for all families and for families whose head of household is between 40-54 years of age. Median, mean, and first quartile income information is included for both groups for both years.

TABLE 5 Family Income of California's Population, 1978 and 1982*

Category	1978	1982	Percent Change
All Families*			
Median	$12,564	$17,850	42.1%
Mean	$15,617	$22,434	43.7%
First Quartile	$ 6,644	$ 9,101	37.0%
Families* With Head 40-54			
Median	$20,501	$28,735	40.2%
Mean	$22,427	$32,434	44.6%
First Quartile	$12,034	$17,067	41.8%

Source: Population Research Unit, Department of Finance

*Includes unrelated individuals residing in same household as separate families.

Since the staff's concern was with the proportion of low-income families, the first quartile figures were the most appropriate to use. The families whose head of household is between 40 and 54 years of age would be the most appropriate comparison group for financially dependent Community College students, while the "All Families" category would be the best measure for independent students. Since dependency status was not included in the Field survey, however, the "All Families" first quartile increases were used to adjust the income categories for the growth in family income between 1978 and 1982. This adjustment raised the "Below $9,999" family income category in 1978 to "Below $13,699" in 1982.

To compare the income distribution of Community College students in the 1982-83 SEARS survey to the family income data from the Field survey, staff then examined the number of financially dependent students (as defined by the federal government) whose parents had incomes of under $12,000, plus the proportion of the $12,000 to $17,999 category that fell between $12,000 and $13,699. It performed the same calculations for financially independent students, using student and spouse income rather than parental income. Table 6 on page 97 shows the 1982-83 SEARS overall income distribution of Community College students. The numbers in each income category are based on the SEARS responses after reweighting to correct for known response biases in ethnicity, credit load, age, and gender, but before the sample was weighted to reflect the total enrollment of the colleges.

Comparing the proportion of low-income students attending the Community Colleges in these two studies suggests strongly that low-income students are not underrepresented in the 1982-83 SEARS data. The relative proportion of students from low-income families has changed very little between 1978 and 1982 when the growth in family income is taken into account. In fact, the percentages have increased slightly -- from 23.5 percent in the Field survey to 26.1 percent in the 1982-83 SEARS survey.

TABLE 6 Distribution of Low-Income Students in the California Community Colleges, 1983

Category	Federal Dependent	Federal Independent	Total
Sample (N)	2,475	2,977	5,452.
Number of Responses			
Under $12,000	456	756	1,212
$12,000-$13,699	90	120	210
Total Under $13,699	546	876	1,422
Percent of All Responses			
Under $12,000	8.4%	13.9%	22.2%
$12,000-$13,699	1.6	2.2	3.8
Total Under $13,699	10.0	16.1	26.1

Source: 1982-83 SEARS data.

In sum, the reweighted 1982-83 SEARS data show no decline in the relative proportion of low-income students being served by the Community Colleges since 1978. They show that 26.1 percent of the SEARS respondents and 23.5 percent of the Field Survey respondents were low-income students. Indeed, over 305,000 Californians with family incomes of under $12,000 were being served by these colleges in 1982-83.

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